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HRM PRACTICES, IMPERSONAL TRUST AND SERVICE ORIENTED  
ORGANIZATIONAL CITIZENSHIP BEHAVIOR AMONG FEMALE EMPLOYEES'



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Thesis Submitted to  
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## ABSTRACT

Over the last decade service-oriented organizational citizenship behavior (SOCB) has received profound attention due to its significant contribution towards the enhancement of the performance of service organizations. Although, some researchers have proposed the outcomes of such behavior, research on identifying the antecedents or motivators for improving service behavior is still limited. Based on the Social Exchange Theory (SET), which argues that when an individual perceives that he/she is getting some benefits they may later feel the responsibility to repay through loyalty and effort, this study aimed to examine the relationship between HRM practices and employees' SOCB in the context of Bangladesh. The study also considered impersonal trust as a mediator. Besides, employees' work- family conflict is used as a moderator based on the Conservation of Resource (COR) theory which recommends that employees protect resources for personal use during conflicting situations. A quantitative research approach was employed and a structured questionnaire was used as the research instrument. A cross-sectional survey design was adopted and the unit of analysis was customer-contact female employees working in 39 private commercial banks. The study employed a multistage sampling technique, with a sample size of 384 responses. For analyzing the data, the Partial Least Squares to Structural Equation Modelling (PLS-SEM) approach was applied. The findings of the study revealed that training, fair reward, performance appraisal and promotion opportunity are positively related to impersonal trust and SOCB. Employment security is only positive with impersonal trust. Impersonal trust mediates the relationship between all the dimensions of HRM practices and SOCB. The study found that the work-family conflict did not play a moderating role in the impersonal trust-SOCB link. Based on the empirical evidence, practitioners and policy-makers should pay more attention to HRM practices and the impersonal trust of female employees for enhancing service-oriented OCB (SOCB).

**Keywords:** Service-oriented OCB, HRM practices, impersonal trust, work-family conflict, female employees.

## ABSTRAK

Sepanjang dekad yang lalu, tingkah laku organisasi berorientasikan perkhidmatan (SOCB) telah mendapat perhatian yang mendalam kerana sumbangannya yang signifikan untuk meningkatkan prestasi organisasi perkhidmatan. Walaupun sesetengah penyelidik mencadangkan hasil tingkah laku sedemikian, namun penyelidikan untuk mengenal pasti antededen bagi meningkatkan SOCB masih terhad. Berdasarkan Teori Pertukaran Sosial (SET), apabila seseorang mengamati bahawa dia akan mendapat beberapa faedah, maka dia akan membalas kembali faedah tersebut melalui kesetiaan dan usaha untuk organisasinya. Oleh itu, kajian ini bertujuan untuk mengkaji hubungan antara amalan Pengurusan Sumber Manusia (HRM) dan SOCB pekerja di Bangladesh. Kajian ini menganggap kepercayaan peribadi sebagai pengantara manakala konflik kerja-berkeluarga sebagai penyederhanaan. Ini adalah berdasarkan Teori Konservatif Sumber (COR) yang menunjukkan bahawa pekerja akan melindungi sumber untuk kegunaan peribadi apabila timbulnya konflik. Sementara itu, pendekatan kuantitatif telah digunakan dan soal selidik berstruktur pula digunakan sebagai instrumen kajian. Reka bentuk tinjauan keratan rentas telah diterima pakai dan unit analisis adalah pekerja khidmat pelanggan wanita yang bekerja di 39 buah bank perdagangan swasta. Kajian ini menggunakan teknik pensampelan pelbagai tahap dengan saiz sampel seramai 384 orang. Kaedah *The Structural Equation Modeling (SEM) - Partial Least Square (PLS)* telah digunakan untuk menganalisis data. Penemuan kajian mendedahkan bahawa latihan, ganjaran yang adil, penilaian prestasi dan peluang kenaikan pangkat adalah berkaitan secara positif dengan kepercayaan peribadi dan SOCB. Manakala hanya jaminan kerja mempunyai hubungan positif dengan kepercayaan peribadi. Selain itu, kepercayaan peribadi mengantara hubungan antara semua dimensi dalam amalan Pengurusan Sumber Manusia (HRM) dan SOCB. Kajian ini juga mendedahkan bahawa konflik kerja-berkeluarga tidak berperanan sebagai penyederhana dalam hubungan kepercayaan peribadi-SOCB. Berdasarkan bukti empirikal, para pengamal dan pembuat dasar perlu memberi lebih perhatian kepada amalan Pengurusan Sumber Manusia (HRM) dan kepercayaan peribadi pekerja wanita untuk meningkatkan tingkah laku organisasi berorientasikan perkhidmatan (SOCB).

**Katakunci:** Tingkah laku organisasi berorientasikan perkhidmatan (SOCB), amalan Pengurusan Sumber Manusia (HRM), kepercayaan peribadi, konflik kerja-berkeluarga, pekerja wanita.

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## LIST OF ABBREVIATIONS

AMOS	Analysis of Moment Structure
AVE	Average Variance Extracted
BB	Bangladesh Bank
BBS	Bangladesh Bureau of Statistics
BIBM	Bangladesh Institute of Bank Management
COR	Conservation of Resource
CMV	Common Method Variance
CR	Composite Reliability
DOPU	Drop Off-Pick Up
FWC	Family-Work Conflict
GDOT	Georgia Department of Transportation
GDP	Gross Domestic Product
HOM	Higher Order Model
HRD	Human Resource Department
HRM	Human Resource Management
ILO	International Labor Organization
IMT	Impersonal Trust
LFS	Labor Force Survey
MDG	Millennium Development Goals
ML	Maximum Likelihood
OCB	Organizational Citizenship Behavior

OD	Omission Distance
OLS	Ordinary Least Squares
PCB	Private Commercial Bank
PLS	Partial Least Squares
POS	Perceived Organizational Support
SEM	Structural Equation Modeling
SET	Social Exchange Theory
SOCB	Service Oriented Organizational Citizenship Behavior
SPSS	Statistical Package for Social Science
VIF	Variance Inflation Factor
WFC	Work Family Conflict



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## CHAPTER ONE

### INTRODUCTION

#### 1.1 Introduction

*"When on the brink of complete discouragement, success is discerning that... the line between failure and success is so fine that often a single extra effort is all that is needed to bring victory out of defeat"* (Elbert Green Hubbard).

This sort of extra effort can be considered as organizational citizenship behavior (OCB). OCB is also considered as positive behavior of employee's in organization. It helps the organization to sustain in the long run profitability by enhancing the enterprise functioning. Therefore, OCB is non-mandated behavior and it depends on the employees' willingness to demonstrate in the workplace. There is a widespread interest of OCB as it increases the organizational performance and develop organizational effectiveness (Podsakoff, Ahearne, & MacKenzie, 1997).

Another important contribution of OCB is that it increases the social network and social relationship (Organ, 1988; Smith, Organ, & Near, 1983). For example, OCB increases the employee's interaction with customers, leaders, co-workers and show the extra-miles to attract customer's attention. If employees show OCB then customers will be pleased, satisfied and retain loyalty towards the organization. In addition to that, OCB reduce customer complaints, decrease the withdrawal behaviors and absenteeism of employees

in organization (Coyne & Ong, 2007; Walz & Niehoff, 2000) and increase high levels of commitment and service quality (Shore & Wayne, 1993).

OCB is more essential for service sector because employees who involve in service organizations frequently communicate with customers (Colquitt, LePine, & Wesson, 2009). Employee's good relationship with customers retains existing customers and attracts the new one. Employee's behavior can directly influence the satisfaction of customers via their verbal or physical interaction (Zeithaml & Bitner, 1996). The banking sector is one of the strong, vibrant and profitable service sectors which play an important role in economic development. A stable and sound banking system is essential because it is one of the important driver to GDP growth (Jokipii & Monnin, 2013).

Banks are operating in dynamic and competitive environment (Allen, Gersbach, Krahnen, & Santomero, 2001; Aziz, 2007; Dick, 2007). This competitive environment compelled the commercial banks to adopt modern technology and provide wide range of services to maintain market share. Therefore, OCB is important for banks because it is highly believed that, this sort of behavior can improve the institutions effectiveness, efficiency, and operational issues through increasing the quality of its services (Podsakoff, MacKenzie, Paine, & Bachrach, 2000). Organization which fail to get their employees OCB will have less competitive advantage (Bolino, Turnley, & Bloodgood, 2002), less employee outcome (Halbesleben & Bowler, 2007; Podsakoff & MacKenzie, 1997), as well as poor delivery of services to customers (Bienstock, DeMoranville, & Smith, 2003). That is why Katz (1964) identified that without enough OCB of employees, organization

will be a fragile social institution. Hence, it is essential for banks to comprehend the advantages of this behavior and encourage their workforce to participate in it. Therefore, a special form of OCB named as service oriented OCB (SOCB) is developed by Bettencourt, Gwinner, and Meuter (2001) for service organization. They argued that, these form of employee OCB is essential for service organization as employees of these sector directly deal with the customer and customer satisfaction is the ultimate goal of service organization.

Now a day's, an increasing number of women employees are entering into service sector all over the world. Like male worker, female job-seekers are also facing the competition. They are seeking jobs in banking sector as official jobs are treated to be more attractive in case of working women. Banks are also welcome the entry of women employees because women hold certain innate qualities that fit with the job requirements (Abid, Jabbar, Sarwar, Akhtar, & Iqbal, 2013). According to Heilman and Chen (2005), women have more helping behavior and civic virtue than their male counterpart. Due to this service oriented behavior banks employ a mentionable number of women as a service provider. As, these women directly interact with customers, improvement of their service oriented OCB is crucial for increasing customer satisfaction and productivity of the banking sector.

Service oriented OCB of these female banking employees can be improved by the organization by managing its Human resources in a planned way. Human Resource Management is the process of selectively hiring, maintaining and developing employees

to make them valuable asset for the organization. Early researchers suggested that, HRM practices positively influence employees service oriented OCB (Suan & Nasurdin, 2014; Sun, Aryee, & Law, 2007). Hence, this study is to identify the effect of HRM practices, on female employees service oriented OCB.

## **1.2 Background of the Study**

Women constitute half of the population all over the world. According to World population (2017) in the year 2016 the approximated women all over the world is 3.7 billion which is nearly 49.55%. Therefore, women are contributing half of the global workforce and perform the same work like men or more than men do. Women have significant potentiality towards the contribution of social and economic development. In the year 2011 it has been found that women contribute 33% of worldwide gross national income and being important contributor in the economy (UN women, 2015-2016).

Previously agriculture was the main employer for women, but now service sector are providing majority of jobs to women. Since 1995 to 2015 women's participation in the service sector has increased from 41.1% to 61.5% which is higher compare to other sectors (ILO, 2016). In Bangladesh still today participation of women in informal sector (low productivity and low pay with lack of opportunities and absence of better livelihood) is significantly higher than formal sector. In the year 2010 only 7.7% of women were engaged in formal sector where 92.3% were in informal sector (Bangladesh

Bureau of Statistics, 2010). The following table (Table 1.1) shows sector wise women employment position in Bangladesh:

Table 1. 1

*Sector Wise Women Employment in Bangladesh, 1996-2010 (per cent)*

Major industry	1995-96	1999-2000	2002-2003	2006	2010
Agriculture, forestry & fisheries	27.8	46.2	58.7	68.3	64.84
Mining & quarrying	0.0	1.0	0.0	0.1	0.10
Manufacturing	25.3	17.7	17.3	11.5	11.77
Electricity, gas & water	0.3	0.2	0.1	0.0	0.03
Construction	1.5	1.3	1.0	0.9	1.40
Trade, hotel & restaurant	9.8	6.3	2.5	4.1	6.34
Transport, storage & communication	0.7	0.6	0.3	0.6	1.51
Finance & business services	0.3	0.6	0.2	1.1	0.32
Community & personal services & others	34.9	26.2	20.1	13.6	13.69
All	100	100	100	100	100

Source: BBS, LFS (1996-2010)

Table 1.1 shows that, although the rate of women in various sector have been increased during last decades the trend is decreasing for finance and business service sector from 2006 to 2010. Women in this sector are decreasing from 1.1% in 2006 to 0.32% in 2010. Among the finance sector banking is a more dominant service sector in Bangladesh with a huge employment opportunity. Here one noticeable fact is that, in banking sector of Bangladesh, male employees are five times more than female employees (Islam, Mohajan, & Datta, 2012). Day by day the rate of female participation in this sector is deteriorating because women are still under privileged, facing multifarious problems and challenges and struggling for equality, justice and fairness.



As per the study of Islam et al. (2012), women feel insecurity and have less career orientation for which they detach themselves from joining banking sector. They also face inequality and injustice in recruitment and selection. Similarly, Rashid (2016) identified that most of the banks of Bangladesh do not have fair recruitment policies and clear job description. On the other hand, Uddin (2015) write on New Age that banks are reluctant to recruit them as they have to provide 6 month maternity leave to women employees which are not profitable for them. As a result, participation of women employees are decreasing from entry level (Table: 1.2). The same scenario can also be seen in mid and senior level as banks are reluctant to promote women employees because of male-dominated attitude. Table 1.2 shows the rate of female employees in different years:

Table 1. 2  
*Percent of Female Employees in Banks (2013-14)*

Category	Board members	Entry level	Mid level	Senior management	Below 30	30-50	Over 50
2013	13.73	16.88	16.66	10.91	20.7	15.64	9.61
2014	11.27	13.7	14.18	7.46	18.33	12.98	6.91

Source: The New Age, 2015

Due to all of these reasons women employees in banking sector are reducing day by day. In spite of these problems still a significant number of female employees are working in the banking sector by the side of male employees because office jobs are treated to be more attractive in case of working women (Rahman, Gupta, & Moudud-Ul-Huq, 2012). Banking sector should welcome female employees as a service provider because women have certain innate qualities that fit in with the job requirements as they are calm and have nurturing quality by born. One of the important qualities among these is showing OCB in a form of altruism and helping behavior.

As, females are different from their male counterpart physically and psychologically, gender socialization theory recommended that, their attitudes and behaviors are also different from male (Yelkur & Chakrabarty, 2006). Regarding occupational success male employees are seen to be more propelled (for instance, autonomy, high salary, promotion, achievement etc) where women employees are more driven with a view to fulfill their interpersonal needs including fringe benefits, cooperation among colleagues and good working conditions (Gooderham, Nordhaug, Ringdal, & Birkelund, 2004; Hofstede, 2001). For showing OCB these sorts of behavior is more expected from women than men because most of the dimensions of OCBs consists of womanly qualities namely being courteous, helping others and providing high quality of service (Lovell et al., 1999). It is empirically tested that by showing similar amount of OCB female receive lower performance ratings than male because it is expected that women are more OCB oriented (Kidder & Parks, 2001). Similarly, Darley and Smith (1995) stated that, this inequality is for the nature of female who expected to perform effortful, comprehensive, itemized analysis of all available information which in turn has influenced them to have higher service quality expectations than what the males have. These sorts of extra service quality (OCB) are extremely needed for banking sector to survive in competitive environment. Hence, women employees are being integral part of its success.

Although, women employees are crucial for banking sector they are facing enormous problems in their working place including inequality, injustice, insecurity, gender harassment etc. In addition to that, some researcher found that employees of private commercial banks run their activities under high physical and psychological stress (Lima,

Farrell, & Prince, 2013; Mutsvunguma & Gwandure, 2011; Silva & Barreto, 2012). The working condition of employees in private commercial banks in Bangladesh are explained by longer working hours, excessive workload, undue pressure from the management, tight deadlines for achieving targets, poor working conditions, mental depression, physiological sickness, role conflict, job insecurity and lack of support from the employers (Rahman, Kamruzzaman, Haque, Mamun, & Molla, 2013; Tabassum, Rahman, & Jahan, 2011). Moreover, Newaz and Zaman (2012) identified that the majority of employees of private commercial banks of Bangladesh are not introduce with the concept of work life balance because the banks do not have any work life balance policies which creates their work life conflict. Therefore, it is not possible for female employees to go extra mile for their organization if they are facing conflict between work and family demands (Beham, 2011).

Employees those are distrusting their organization and suffering from high work family conflict may dislike to engage themselves in OCB. As a result, service delivery is being affected and customers are being dissatisfied with low service quality. This results in private commercial banks to lag behind by 6.7% compare to foreign banks where service quality is high (Masum, Azad, Hoque, & Beh, 2015). According to Islam and Ahmed (2005), in banking sector customers are hardly getting desired and improved services. They often complain about the quality of the services provided by the employees. Bank clients expect that employees will perform their promises in time, be courteous and knowledgeable in handling the banking operation, which are absent in their behavior. It is

often observed that, the bank employees are somewhat reluctant in providing personal attention to the clients.

In a study, Masukujjaman and Akter (2010) revealed that in banking sector of Bangladesh overall service quality is not adequate for overwhelming satisfaction of customers. Dissatisfied customers make a lot of complaints which ultimately impact on banks image. One statistics shows that, in commercial banks of Bangladesh, the number of complaints have been increased in 4476 in economic year 2013-14 from 4296 of the year 2012-13. 56% of these complaints was against 39 private commercial banks (Star Business Report, 2015b). Most of these complaints were against service quality and operational issues of customer contact employees. Table 1.3 shows that, most of the complaints were against general banking, bill and loan section. These complaints were related with more time consuming service delivery, delay in processing time, mistakes in cash debiting and crediting, paper works etc.

Table 1. 3  
*Types of Complaints Against Banks (in percentage)*

Types of Complaints	Bank Guarantee	Remittances	All types of bill	Mobile banking	General banking	Loan and advance	Card	Miscellaneous
Percentage	2.21	1.63	20.38	2.32	34.63	17.05	5.8	15.98

Source: The Daily Star 2015 (Bangladesh Bank, 2013-2014)

With a view to reduce customers' complaints and increase satisfaction bank employees should demonstrate higher level of OCB when providing services. In order to carry out the daily role activities, bank employees need to be careful, sensitive and effective (Ishak

& Alam, 2009). They also emphasized that, bank should encourage their employees to exhibit their full potential and show spontaneous behavior that surpass their role description. More importantly, it is essential for banks to change the behavior of employees to provide better service to customers (Ishak & Alam, 2009; Luthans, 2008; Vakola, Tsaousis, & Nikolaou, 2004). Because, employee's service oriented OCBs can contribute a lot towards productivity by enhancing service quality, customer satisfaction and organizational effectiveness.

But generating OCB in employee's behavior is not an easy task because of its optional nature. From the very beginning of OCB concept to till different scholar identify different ways to increase OCB. As per the previous literature employees behavior can be changed through increasing their level of trust towards the organization and these sort of trust is build when employees perceive HRM practices positively. Employees trust towards the organization is essential for enhancing employee's citizenship behavior (Katou, 2013; Wong, Ngo, & Wong, 2006). In this regard, HRM practices may play a significant role by engaging employees in productive and extra role service behavior through increasing their trust towards the organization.

### **1.3 Problem Statement**

Service oriented OCB plays a vital role for service rendering organization because the characteristics of service organization makes the service oriented OCB particularly significant. SOCB increases the employee's interaction and good relationship with

customers which retains existing customers and attracts the new one. When employees' show SOCB customers are being pleased, satisfied and retain their loyalty towards the organization (Suan & Nasuridin, 2014). Employee's service behavior can directly influence the satisfaction of customers via their verbal or physical interaction. In addition to that, SOCB reduce customer complaints through increasing high levels of service quality (Yang, 2012). Therefore, it is a vital issue to understand how service oriented organization creates an atmosphere that inspire employees' service oriented behavior.

As noted by Podsakoff et al. (2000) OCB can be examined from diversified perspective. OCBs antecedents can be classified into four major types: organizational characteristics, individual characteristics, task characteristics and leadership behavior. Among these antecedents organizational characteristics (HRM practices) play the most crucial and demanding role in enhancing employees OCB (Paré & Tremblay, 2007; Podsakoff et al., 2000; Sun et al., 2007) because effective HRM practices creates employees positive attitude towards organization which in turn increase employee's extra role behavior (Greenberg & Baron, 1997; Yang, 2012).

According to Wu and Xiao (2014), in modern society business enterprises should proactively invest in human capital because it is essential to improve the OCB of employees as well as encourage the employees to voluntarily contribute and improve organizational performance. Further, a number of researchers found the positive association between HRM practices and employees' work attitude and behavior (Kehoe & Wright, 2013; Turek & Wojtczuk-Turek, 2015). Huselid (1995) suggested that, HRM



practices provided a new avenue which can be used by organizations to build their employees' attitudes and behaviors. Begum and Sarker (2012) conducted a study in banking sector of Bangladesh and found that, HRM practices play a significant role in organization in fulfilling the needs and demands of the employees by providing good working environment, establishing fair promotion policies and supplying employee benefit packages. According to Snape and Redman (2010), the function of HRM practices is to increase outcome of employee through offering intrinsic motivation as well as opportunity to accomplish through greater levels of perceived job effect and discretion. Likewise, Becker, Huselid, Pickus, and Spratt (1997) argued that, behaviors of workforce are greatly pursued by HR practices, which further influence financial, operational, and share price of organization.

In addition to that, Chandrakumara (2007) found that, HRM fit is more appropriate for citizenship performance rather than task performance. On the other hand, employees' who get financial and emotional advantage from their organization are seen to obligate by responding through citizenship behavior (Blau, 1964; Rhoades & Eisenberger, 2002). It is important to highlight that HRM practices in organization are considered as continuous investment in its workforce that obliged them to repay with extra-role behavior (Gong, Chang, & Cheung, 2010; Sun et al., 2007). Therefore, Hannah and Iverson (2002) pointed out that, employees who perceived practices of HRM as an organizational commitment to them they will in turn reciprocated to the organization in the way of positive attitude and behavior.

Given the crucial role of HRM practices in enhancing employees OCB it is surprising that, little attempt has been taken yet to identify the role of HRM practices on SOCB literature (Podsakoff et al., 2000; Snape and Redman, 2010). An extent review of literature illustrates that, OCB studies are mostly viewed from individual perspective (Jain, Malhotra, & Guan, 2012; Sing and Srivastava, 2016; Musringudin, Akbar & Karnati, 2017) or leadership perspective (Martinez, Sun, Gergen, & Wheeler, 2018; Tsai and Su, 2011). Relatively a few studies have been conducted by concentrating on HRM practices while they studied with different dimensions (Snape & Redman, 2010; Suan & Nasurdin, 2014). By integrating a different set of HRM practices it is possible to contribute to the exceptional theoretical understanding by investigating their effect on OCB and also have an improved view on how they work intensively in increasing OCB.

Although, a few researchers conducted their study by examining the relationship between HRM practices and OCB (Husin, Chelladurai, & Musa, 2012; Snape & Redman, 2010; Tang & Tang, 2012), there is no solution about the mechanism of relationship because of their unclear findings. Some of the recent theoretical models in HRM (Huselid, 1995; Priyadharshini & Mahadevan, 2014; Suan & Nasurdin, 2014; Sun et al., 2007; Way, 2002) found that, HRM practices affect OCB directly. In contrary, most of the studies identified only indirect effect of HRM practices on discretionary behavior of employees' (Kehoe & Wright, 2013; Miao, Newman, & Huang, 2014; Snape & Redman, 2010; Tremblay, Cloutier, Simard, Chênevert, & Vandenberghe, 2010; Turek & Wojtczuk-Turek, 2015; Yang, 2012) while they studied by using a mediator. Guest (1997) argued that, perception of employees regarding of HRM practices is attitudinal in nature, that in



turn direct to behavioral performance such as OCB. He also opined that, variables those relate HRM practices with behaviors of employee are attitudinal. Therefore, it can be argued that the link between different practices of HRM and behavioral performance may be well described by an intervening variable which provides an additional comprehensive view of an employee's perception and attitude (Alfes, Shantz, Truss, & Soane, 2013). Therefore, Alfes et al. (2013) also stated that, further research should identify the mechanisms through which employee perception of HRM practices effects employee behavior.

Although, a number of researcher propose the relationship between HRM practices and OCB through different mediator their study also fail to show a clear mechanism of the relationship. Some studies found partially mediation of different variables e.g. perceived organizational support, affective commitment, person organization fit, procedural justice (Allen, Shore, & Griffeth, 2003; Kehoe & Wright, 2013; Turek & Wojtczuk-Turek, 2015; Wu & Xiao, 2014) while other found full mediation of perceived job influence, employee engagement and affective commitment (Alfes et al., 2013; Snape & Redman, 2010; Yang, 2012) in relationship between HRM and OCB. In addition to that, some researcher also failed to show any mediation effect of affective commitment between perceived HRM practices and employee behavior (Kuvaas, 2008). Due to this inconsistent results few researcher suggested for further research to develop an alternative model with different mediators (Snape & Redman, 2010; Yang, 2012). Specially, study of Snape and Redman (2010) recommended to conduct future study by considering organizational trust as a mediator between HRM practices and OCB. In addition to that, Searle and Skinner

(2011) and Eberl, Clement, and Möller (2012) called for additional research on combination of different variables in order to know more about the consequence of trust on outcomes.

By responding to the call of previous researcher present study proposes employee's trust towards the organization more particularly 'impersonal trust' as a mediator between employee perception of HRM practices and OCB. Some of the previous research use trust as a mediator while studying OCB with other variables (Chhetri, 2014; Katou, 2013; Singh & Srivastava, 2016) but they use trust which is interpersonal in nature (e.g trust in supervisor, trust in manager, trust in leader). Moreover, impersonal trust encompasses cognitive, emotional, and direct activation concurrently, and therefore provides an integrated outlook of an individual's perception towards the organizations capability and fairness (Vanhala, Puumalainen, & Blomqvist, 2011). As per the knowledge of the researcher, previously no study has been conducted by considering impersonal trust as a mediator in between HRM practices and OCB. Therefore, current study believed that, employee perception of HRM practices would enhance their trust towards the organization and employees who trust their organization may go extra mile for it.

In addition to impersonal trust, present study uses one additional variable work family conflict as a moderating variable between impersonal trust and OCB. A moderator variable can play a significant role in modifying the relationship (Cavana, Delahaye, & Sekaran, 2001), such that the involvement of a moderator may reduce the positive relationship between impersonal trust and OCB. Therefore, Yang (2012) recommended to

use moderating variable to more explore the relationship among HRM practices, OCB and its mediators. On the other hand, Vanderpool and Way (2013) conducted a study on relationship between work life balance and employee turnover and suggested to conduct future study by considering work family conflict and OCB. Poon (2006) found high levels of organizational politics reduce the positivity of trust and individual willingness to help coworkers and he call for future research with another form of spontaneous workplace behavior as outcome of trust and use other mitigating factors as moderator which may enhance or inhibit such behavior. Therefore, after influenced by their suggestions present study is intended to use work family conflict as a moderator.

Although the findings of previous research proved that, higher degree of employee trust leads to constructive results for individuals as well as organization, the literature is still in early stage to reveal how these relationships vary if employee's work interfere her family or family interfere her work. It is already established in the history that, WFC is negatively related with OCB (Lambert, Kelley, & Hogan, 2013). With the same line, Organ (1988) recommended that work family conflict may have a greater impact on extra-role performance rather than on in-role performance. Individuals who have higher level of work family conflict try to uphold their in-role performance because supervisor will evaluate their performance appraisal on the basis of in-role performance. Side by side as per conservation of resource theory (Hobfoll, 1989), person having higher level of work family conflict may not be motivated by conserved personal resources. Consequently, they may not opt to demonstrate extra mile for their organization and lessen their engagement in OCB (Beham, 2011). As most of the studies found the

negative association between WFC and OCB present study expects WFC also to reduce the positivity of trust and OCB relationship. Previous studies use work family conflict either as antecedents of OCB (Bragger, Rodriguez-Srednicki, Kutcher, Indovino, & Rosner, 2005; Lambert et al., 2013) or outcome of OCB (Bolino, Turnley, & Niehoff, 2004; Organ & Ryan, 1995) however the present study have used work family conflict as a moderator between impersonal trust and OCB. By integrating work family conflict as a potential moderator in the connection between impersonal trust and OCB, present study may contributes to identify the best mechanism of the relationship among HRM practices, impersonal trust and OCB from a different cultural context and specifically from the context of female employees in the banking sector of Bangladesh.

Although, several studies concentrates in identifying the relationship between HRM and OCB they studied it from general employee's viewpoint. Gender studies are somehow ignored by the researcher except a few (Bakan, Buyukbese, Ersahan, & Kefe, 2013; Iranshahi, Ghasemi, & Motlagh, 2013; Kidder, 2002). Particularly, women behavior is more expected for OCB rather than men because some of the dimensions of OCB are closely related with womenly qualities such as helping others as well as being courteous (Heilman & Chen, 2005; Lovell et al., 1999). Moreover, a number of empirical studies provided the evident that women are perceived as more helpful and altruistic than their male counterpart (Anderson, 1993; Belansky & Boggiano, 1994; George, Carroll, Kersnick, & Calderon, 1998; Jha, Yadav, & Kumari, 1997; Seymour & Buscherhof, 1991; Uzonwanne, 2014).

Kidder (2002) found that, women are more nurturing and they show more OCB than men regarding fulfilling the expectation of their extra-role. Statistically, it has been found that there is a great variance of outcome of men and women when OCB occurred by providing the best dimension of HRM practices and result showed in case of professional task 34% outcome variance of OCB of women and 14% for men and in case of support and assistance of superior 45% result variance of OCB of women and 34% of men (Husin et al., 2012). Therefore, it has been empirically found that women are more OCB oriented than men (Allen, 2006; Heilman & Chen, 2005; Kidder & Parks, 2001). Hence, for studying OCB more attention should be given to female employees than men. Therefore, as several authors suggested to conduct future study by considering gender attitude towards OCB (Lian & Tui, 2012; Mallick, Pradhan, Tewari, & Jena, 2014) current study concentrates on the impact of HRM practices on female employee's trust and OCB.

On the other hand, building impersonal trust in female employees are more important than male because female employees trust their bosses less than their counterpart (Bowe, 2015). Women do not distrust their bosses due to their general nature rather it is the result of their working environment and experience they gather from there (Stawiski, Deal, & Ruderman, 2010). As women always face gender harassment, inequality, threat of job loss, unfair reward they started to distrust their organization and their perception regarding organization being stable for long time. As a while, women are more aware of trust and distrust and to retain women employees organization should build trust among them (Stawiski et al., 2010). Therefore, study regarding women employees trust building is also important.

In addition to that, female employees' are intended to focus more on their family role and facing greater family burden because of their concurrent engagement in multifarious activities as an employee, spouse, parent and daughter. This leads them to perceive more conflict between their family obligations and work setting. For this reason, they may feel dual pressure to involve in OCB at workplace and at the same time provide importance to their household. Thus, women employees' who perceive greater levels of conflict from these two domains may decrease their involvement in OCB. Hence, female employees' work family conflict may moderate the association between impersonal trust and SOCB through reducing the strength of their relationship.

Therefore, with the entire theoretical and practical gap this study attempts to fulfill the literature by investigating the mediating effect of impersonal trust and moderating effect of work family conflict on the association between HRM practices and service oriented OCB.

#### **1.4 Research Question**

The present study is an attempt to provide answer to the following questions:

1. Is there a significant relationship between HRM practices and service oriented OCB of female employees'?
2. Is there a significant relationship between HRM practices and impersonal trust of female employees'?



3. Is there a significant relationship between impersonal trust and service oriented OCB of female employees'?
4. Does impersonal trust mediates the relationship between HRM practices and service oriented OCB of female employees'?
5. Does work family conflict moderates the relationship between impersonal trust and service oriented OCB of female employees'?

### **1.5 Research Objective**

The main objective of this research is to determine how various dimensions of HRM practices (training, promotion opportunity, performance appraisal, employment security, and fair reward) effects employee's service oriented OCB through the mediation of impersonal trust and the role of WFC as a moderator between impersonal trust and SOCB. The specific aims of the study are as follows:

1. To determine the relationship between HRM practices and service oriented OCB of female employees'.
2. To examine the relationship between HRM practices and impersonal trust of female employees'.
3. To investigate the relationship between impersonal trust and service oriented OCB of female employees'.
4. To identify the mediating effect of impersonal trust on the relationship between HRM practices and service oriented OCB of female employees'.



5. To determine the moderating effect of work family conflict on the relationship between impersonal trust and service oriented OCB of female employees’.

## **1.6 Significance of the Study**

The literature on OCB is growing, specifically as empirical researches. As OCB is important for the better performance of organization researchers continuously studied it from different viewpoint. Although earlier researcher studied to identify the relationship between HRM practices and OCB, the results of their studies are still unclear. Therefore, the studies are still in early stage and require more research. Sun et al. (2007) identified positive relationship between HRM practices and OCB and suggested future research in different context for identifying additional evidence to support HRM- OCB relationship.

Moreover, most of the studies have been conducted in western cultures based on western samples and in different organizational settings (Alfes et al., 2013; Kehoe & Wright, 2013; Turek & Wojtczuk-Turek, 2015). Research in finance and banking sector in nonwestern culture are not recognizable except a few. In fact, Vanhala and Ritala (2016) call for more research from different countries as result may vary across culture. From this view, an examination of employees OCB in banking sector in nonwestern cultures may have the opportunity to explore the application of western theories.

In addition to that, the result of HRM and OCB can be differing from country to country because of cultural differences. In cross-cultural psychology there is a long history related to collectivism and individualism research (Xie, Roy, & Chen, 2006). Study of

Hofstede (1980) indicated that, there is a collectivism and high power distance in Bangladesh. Collectivism is concern with group or class consciousness which includes co-workers, organization and family where as individualism concerns with individual as a separate subject from others (Triandis, 1995). In addition to that, cultural value influence individual to show collective interest which encourage individual to generate more OCB (Gautam, Van Dick, Wagner, Upadhyay, & Davis, 2005; Moorman & Blakely, 1995). That is why, countries with highly collectivism culture such as Japan might engender more OCB rather than countries with individualism culture such as USA. In addition to that, countries with high Islamic value emphasis on self-discipline, honesty, teamwork and consensus (Gould-Williams & Mohamed, 2010). Bangladesh is a country of collectivism culture as well as emphasis on religious value that is why if the management practices and employee feedback are consistent with these values then OCB of employees may be higher. The other contribution of the current study can be viewed from two different aspects as, theoretical and practical.

#### **1.6.1 Theoretical Contribution**

This study contributes to the existing literature by examining the link between HRM practices, impersonal trust, work family conflict and SOCB. As per researchers knowledge previously no study has been conducted by applying all of the factors within a single model. Although, employee's SOCB can be increased in various ways, current study emphasizes on HRM practices. Some of the previous researcher use different mediator in identifying the association between HRM practices and OCB (Snape &

Redman, 2010; Tremblay et al., 2010). Impersonal trust was just being ignored by the researcher which has covered by the present study. Present study has examined a new path of relationship as how HRM practices affect employees' SOCB through impersonal trust. Therefore, it is assumed that appropriate HRM practices will increase employee's impersonal trust (mediator) and employees who trust their organization will go extra mile for it.

This study also examine the strength of the relationship by analyzing WFC as a moderator while previously a few studies use this as a moderator with other variables (Qu & Zhao, 2012). According to Lambert et al. (2013), employees experiencing work to life conflict or life to work conflict may hate their job, try to withdraw or switch, become less concerned about services and reduce motivation to show compliance and altruistic behavior. Therefore it is expected that, work family conflict may reduce employee engagement in OCB even when employees poses high level of trust towards the organization.

Although, different author used different theory for explaining the mechanism of OCB relationship with different variables, social exchange theory (SET) is mostly used and popular theory among scholars (Kehoe & Wright, 2013; Tremblay et al., 2010). Social exchange theory explains why employees feel bound to their organization and in which condition they behave positively. Social exchange theory indicates that, an individual who perceive that they get benefits from others may later think an obligation to repay or to compensate by the loyalty and effort, positive attitudes and behaviors. Therefore it is

expected that, employee perception of HRM practices will positively enhance employee's feelings of impersonal trust and trust thereafter increase employee engagement in OCB. In addition to that, present study also discuss conservation of resource theory (Hobfoll, 1989) to show the link between WFC and OCB. According to this theory, employees who experiences high degree of WFC may not go extra mile for the organization because their personal resources are limited and they are intended to save resources for personal use.

Moreover, most of the study on OCB has been conducted from general employee viewpoint. Some researcher considers gender as a control variable and identified that, women show more OCB than man which is significant for a service providing organization. Therefore, A few studies have been found in the literature considering OCB of female employees (Kidder, 2002). Women study is somehow neglected by the researcher. As more and more women are entering in service industries and work as a service provider studying OCB of women employees are the demand of the literature now. However, current study is an effort to identify the OCB of female service providing employees to fulfill the gap in the literature. Hence, by considering all of these variables this research intend to contribute to the existing literature of OCB in greater depth, especially with regard to gender studies in context of Bangladesh.

### **1.6.2 Managerial Contribution**

The prime concern of this study is to acquire further knowledge regarding the aspects of HRM practices, impersonal trust, work family conflict and SOCB relationship. In a

nutshell, the importance of this study is to provide the guideline to the managers and policymakers to make important decisions regarding HRM practices in order to improve employee's impersonal trust which ultimately enhance citizenship behavior. It also helps them in retaining competent workforce. In addition to that, implementation of all of these factors drives the organization towards better performance. More importantly, this study assists managers to identify and implement those HRM practices that are identical for improving trust and OCB. In addition to that, this study concentrates on work family conflict as a moderator as work family conflict seen more among women employees working in banking sector. This may alerts the managers that, although best practice HRM improve employee's trust towards the organization, trust may not enhance OCB if employees faces serious work family conflict. Managers may make possible policies for balancing conflict between work and family and get advantages from employee OCB.

### **1.7 Scope of the Study**

This study investigate the mediating effect of impersonal trust and moderating effect of work family conflict on the link between HRM practices and service oriented OCB of customer contact female employees particularly non-managerial employees in private commercial banks of Bangladesh. As managerial employees involve in managing overall activities of branch and do not directly deal with customers this study exclude them from respondents list. Although in several cases the term OCB is used the main area of interest is only service oriented OCB. The main reason behind using general OCB is primarily due to the dearth literature on service oriented OCB alone as most of the researcher work

on general OCB. Therefore, in the literature review section both OCB and service oriented OCB is covered depending on the availability of prior literature. In this study three dimensional SOCB has been covered namely loyalty, service delivery and participation. In addition to that, current study considered five dimensions of HRM practices namely training, employment security, fair reward, performance appraisal and promotion opportunity. On the other hand the study covered two dimensional work family conflict as a moderator namely work- family conflict and family- work conflict.

The study considers only banking sector of Bangladesh because banking sector is a pure service sector where products are not visible. SOCB are mostly needed in service providing organizations like bank because employees here deal directly with the customer. Hence, organizations profitability largely depends on its employee's service orientation. The study also encompasses only private commercial bank as there are 39 private commercial banks in Bangladesh which operates under competitive, pressures and dynamic environment. In addition to that, customer contact female employees have been chosen for the current study because most of the women in banking sector working as a service provider and they deal with the customers directly and provide services personally. Therefore, measurement of customer contact female employees OCB is more relevant and important than measuring others (eg. managers) OCB. The study considers only the branches of private commercial banks operating in Dhaka divisions of Bangladesh because Dhaka is the capital city and 42% branches of all private commercial banks are located in this division (Bangladesh Bank, 2015).



## 1.8 Definition of the Key Terms

- **Service Oriented OCB:** In this study service-oriented organizational citizenship behavior is adapted from the definition by Bettencourt et al. (2001). Hence, service-oriented OCB refers to behaviors which is discretionary in nature and accomplished by customer-contact employees in a service setting which is beyond the formal role requirements. Its three dimensions are named as loyalty, service delivery and Participation. Loyalty refers to the positive expression of employees when improving the image and services of institution to the probable customers. Service delivery indicates the matter that, customer-contact workforce will perform their commitment in responsive, precise, beneficial, and courteous manner. Finally, participation indicates the matter that, customer-contact workforce performs as a key source in giving information to satisfy customer requirements and needs at the time of service delivery.
- **Human Resource Management Practices:** HRM practices defined as organizational activities undertaken by the management to manage their human resources in order to achieve organizational goals (Schuler & Jackson, 1987). Current study considers the human resource activities (i.e. Training, promotion opportunity, performance appraisal, employment security and Reward) that are essential to use by the private commercial bank to improve their employees OCB.
  - a. **Training:** The definition of training is developed based on the work of Chuang and Liao (2010). In this study training is define as the arrangement of opportunity



for employees to develop their knowledge, capabilities and skills which are directly or indirectly related with their current job.

- b. **Promotion Opportunity:** In this study, the definition of promotion opportunity is adapted from Delery and Doty (1996). It is conceptualized as the opportunity provided by the employer to their employees to move upward career positions within the organization.
- c. **Performance Appraisal:** This study defines performance appraisal as the process through which employees' immediate supervisor measures employees' performance periodically. This construct is conceptualized based on the work of Chuang and Liao (2010).
- d. **Employment Security:** Employment security in this study is adapted from Zacharatos, Barling, and Iverson (2005). It is conceptualized as the assurance of stable employment from employee's organization.
- e. **Fair Reward:** Fair reward is conceptualized from the study of Paré and Tremblay (2007). In this study reward refers to the financial reward provided by employers to the employees for their various job outcomes, job assignments which employees perceived fairly.
- **Impersonal Trust:** Impersonal trust is adapted from the study of Vanhala et al. (2011). In this study impersonal trust refers to the employee's personal expectations from the employing organization's fairness and capability which arises from organizations system, roles, rules, policies, strategy and reputation.
- **Work Family Conflict:** WFC is explained as types of inter-role conflict where work pressure from the job and family are inconsistent and concession in one

domain would hamper the concentration in another domain. In this study two domain of WFC such as Work to family conflict and family to work conflict are adapted from the research of Netemeyer, Boles, and McMurrian (1996).

- a. **Work to Family Conflict (WFC):** In this study WFC indicates the inter- role conflict where basic demands of work time and job stress interfere in carrying out family related responsibility.
- b. **Family to Work Conflict (FWC):** In current study FWC is another type of inter role conflict where basic demands of family time and family related stress interfere in carrying out job responsibilities.
- **Customer Contact Employee:** Customer contact employees refer to those employees who are directly communicating with customers. In his study, Kelley (1990) considered service representatives, branch managers, tellers and bank officers are customer contact employees. In this study customer contact employees include all non managerial employees working in branch level of private commercial banks exclude manager.

## 1.9 Organization of the Thesis

In the first chapter background of the study, statement of the problem, research objective, research questions, scope and significance of the study have been presented. In Chapter 2 review of the literature on OCB, service oriented OCB and HRM practices have shown. Besides, a selected literature review based on impersonal trust as a mediator and work family conflict as a moderator are also presented. Chapter 3 provides the research model

and hypotheses development along with methodological arrangement for conducting this study such as sampling procedure, instrument used, necessary questionnaire etc. Chapter 4 discusses and investigates the findings of the research based on the results. Finally, chapter 5 concludes the study by presenting the limitations and some recommendations for the future study.



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## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

A review of relevant literature including definitions and dimensions of organizational citizenship behavior along with different antecedents that may affect such behavior has been presented in the starting of this chapter. Afterwards, a broad discussion regarding human resource management practices, their potential outcomes including organizational performance and employees' attitude and behavioral performance are discussed. In addition to that, a details review of impersonal trust and its role as a mediator has been discussed. In the subsequent section, literature related to work family conflict and their influence on organizational citizenship behavior and necessary theories used for the study are explained.

#### **2.2 Overview of Organizational Citizenship Behavior (OCB)**

According to Katz (1964) three kinds of behavior are required for proper functioning of the organization. These are: (a) employees should be motivated to join in an organization and continue their job (b) they should fulfill or perform their role requirement in a reliable manner (c) they must be enthusiastic to perform which exceeds the specified roles. Katz (1964) categorized the third requirement as "innovative and spontaneous behavior" which means activities run by the employees that do not specified in job

feature but yet contribute to the organizational effective functioning. These extra role behaviors incorporates with promoting a supportive work environment providing valuable suggestions for enhancing productivity, protecting organizational resources by taking steps and improving knowledge for better performance (Katz & Kahn, 1966) . Later Bateman and Organ (1983) called this behavior for the first time as “citizenship” behavior.

Afterwards Smith et al. (1983) named the concept as “Organizational Citizenship Behavior” (OCB) to describe extra role performance. They identified that, OCB plays a significant role by managing social values in organization and by providing flexibility in coping with unpredictable organizational contingencies. Another study used this term as “pro-social organizational behavior” stated as positive behavioral acts which is produced only for the betterment of others (Brief & Motowidlo, 1986). Thereafter, different authors studied it from different specialized point of view like as customer oriented OCB, service oriented OCB etc (Bettencourt & Brown, 1997).

### **2.2.1 Definition of OCB**

After initial development of OCB concept in 1964 a numerous study has been taken place over time. Different authors define OCB from their own point of view. Some of the most popular definitions are given below:

According to Katz (1964) effective functioning of an organization required three important types of behavior as, positively behave in entering and remaining within the organization, performing the necessary role requirements and finally perform more than role requirements. Here, he identified the third one as extra role behavior. Later, Katz and Kahn (1966) identify this behavior as activities that are not recommended or rewarded but still assist the organization to run smoothly by preserving organizational resources, providing useful suggestions to facilitate in production, promoting a supportive environment and self-educating.

Thereafter, Bateman and Organ (1983) defined this behavior by using a new term 'citizenship behavior' as extra role behavior that are not prescribed, identified or determined in advanced for a particular job. Citizenship behavior does not have any direct existence in task performance but it lubricates the organizational and social mechanisms. In the same year, Smith et al. (1983) referred OCB as behavior that do in addition to the formal job requirements and cross the boundary of exchange relationship. These behaviors work with unpredictable contingencies at organization and cope up with the situation with necessary flexibility and thus increase the effectiveness of the organization.

Brief and Motowidlo (1986) rename Katz's extra role behavior as "pro-social organizational behavior" and defined it as social activities that are positive in nature and carried out for producing and managing the integrity and welfare of others. The author suggested that, for the survival of an organization pro-social behavior is significant but it

is impossible to include the behavior in role requirements. These spontaneous and voluntary behaviors are helpful for the efficiency of the organization.

Later on, Organ (1988) defines OCB as person's behavior which is discretionary in nature, indirect or not expressively documented, rewarded informally but promotes the appropriate execution of the organization. As such, organ identified the activities as discretionary and suggested not to enforce it in the formal job description. Therefore, OCB entirely depends on the willingness of employees to show altruism and cooperation towards others within the organization or beyond it.

In addition to that, Graham (1991) defined that, OCB consisted with all positive behavior like as helping others in their job assignment when they are unable to complete it, voluntarily help newcomers by providing on the job training, staying more than stipulated office hour to complete responsibilities, willingly accept extra responsibilities, maintaining and following the organizations policies, rules and responsibilities.

Consequently, Organ (1997) revisited OCB by recognizing the psychological and social role in organization. He redefined the term OCB as, behaviors that contribute to the management and improvement of the socio-psychological context that helps task performance. Through this definition Organ strongly argued that OCB is discretionary in nature and are not considered for rewards.



In the same year, Bettencourt and Brown (1997) develop a new idea of OCB which is commonly known as 'service-oriented organizational citizenship behaviors' (SOCB) especially for service providing organizations and conceptualized it as the extra role behavior exhibited by customer-contact employees that excel formal role requirements in a service environment.

Afterwards, in 2006, Organ and his colleagues emphasized on this argument and examined the voluntary and instinctive characteristic of OCB and stated that, OCB is not documentarily accepted for specific rewards. Where they explained that, OCB is optional contributions which go further than the contractual job description or job requirements and that do not place any claim for contractual recompense from the official reward system (Organ, Podsakoff, & MacKenzie, 2006).

Therefore, from all of these definitions it can be concluded that OCB is non determined, non-prescribed and spontaneous behavior act by the employees for the betterment of organization or other people, which is excluded from the formal reward system and facilitates the effectiveness of organization.

### **2.2.2 Different Dimensions of OCB**

According to Moorman (1991), OCB consisted with multiple dimensions of behavior. In the literature of OCB there are nearly 30 different types of behavior suggested by many scholars. Some of dimensions are discussed below:

Bateman and Organ (1983) discussed OCB with a single construct includes all pro-social behavior like as providing useful ideas, cooperating other employees, managing and preserving organizational resources, lessening the conflict of employees and so on. Later Smith et al. (1983) conducted a study by developing two construct of OCB as altruism and general compliance. Altruism is helping behavior directed to other individuals like colleagues, clients and supervisor or group within the organization. On the other hand general compliance is directed towards the organizational wellbeing by employee's interpersonal conscientiousness.

Afterwards, Organ (1988) extended the taxonomy of OCB into five dimensions in addition to two dimensions. All of his dimensions incorporates with altruism, sportsmanship, conscientiousness, civic virtue and courtesy where he added three more dimensions and rename generalized compliance as conscientiousness. Because according to him compliance is simply following the rules and procedures of the organization which employees maintain unwillingly and it not reflect the original meaning of OCB where conscientiousness means maintain some extra rules beyond the required roles. He defined Sportsmanship as employee's willingness to endure the unavoidable inconveniences and obligation of work without making any complaints (Organ, 1990). Courtesy occurs when employees prevents problems from occurring. Civic virtue refers to the active participation of employees at organizational level that includes attending meeting, up-to-date with timely news which affect organization and provide suggestion to organizational improvement.

The two dimensions of OCB were also recommended by Williams and Anderson (1991). He proposed OCBI (activity directed to individual) and OCBO (activity directed to organization). These two dimensions of OCB were categorized according to their direction of action (either organization or employee within it). OCB-O refers to the discretionary behavior that provides organizational benefits. It related to some activities for instance accomplishing the task those are not needed by the job role but enhance organizational performance. On the contrary, OCB-I refers to the spontaneous behavior that occur for the betterment of individual. As a helping behavior OCB-I provides advantage to individual employees in organization, OCB-I related to the behaviors such as help co-workers for accomplishing their task, give advice and solve their job associated problems. Especially, individual employees get advantage from OCB-I because they receive help personally from others.

In the same year, Lin (1991) established a scale consists of six-dimensions of OCB from the viewpoint of Chinese cultural orientation includes recognition with the organization, help to the co-workers, discipline, righteous, harmony and self-development. Among six dimensions first two are similar to “altruism” and “conscientiousness” dimensions of Organ (1988) where “identification with the organization” and “harmony” are close to “sportsmanship” and “citizenship moral” of Podsakoff, MacKenzie, Moorman, and Fetter (1990). “Self improvement” was derived from Pearce and Gregersen (1991) scale and “righteous” dimension was developed from the survey item of Bateman and Organ (1983) “waste or destroy organizational property”.

In addition to that, Van Dyne, Graham, and Dienesch (1994) propose three dimensions of OCB. They identified that OCB consisted with loyalty, obedience and participation. Loyalty involves the cooperation and protection of organization and doing something extra for the betterment of it; obedience is showing respect towards the structures, rules, procedures and processes of the institution; participation is the way to commit to the process of self governance.

Similarly, Moorman and Blakely (1995) propose another framework of OCB which consisted of four dimensions namely personal initiative, interpersonal helping, individual industry and loyal boosterism. Individual initiative refers to the interaction and communication in workplace that will promote individual and organizational performance. Interpersonal helping refers to providing help to individual in case of doing their job. Loyal boosterism indicates the behavior that advertises the name of organization toward others. Finally, personal industry refers the behavior out of particular job description which leads to improve organizational performance.

Another study conducted by Farh, Earley, and Lin (1997) proposed five dimensions of OCB from the extent of Chinese collectivism culture as attachment with the company, altruism toward co-workers, conscientiousness, interpersonal unity and preserving company resources where first three dimensions are identical with Organ (1988) and additional two dimensions were really established by them by using Chinese cultural root. For example, if anyone make any mistake or break the rules of interpersonal

harmony all of the group members have to bear the blame and burden of the mistake (Farh et al., 1997).

Thereafter, Podsakoff et al. (2000) summarized the number of models recommended by earlier studies (e.g. George & Brief, 1992; George & Jones, 1997; Moorman & Blakely, 1995; Smith et al., 1983) in their meta-analysis and accumulates the OCB dimensions into seven categories. The Seven dimensions of OCB consist of personal initiative, helping behavior, organizational loyalty, sportsmanship, civic virtue, organizational compliance and self development. In case of developing oneself, self-development dimension is similar to spontaneity dimension that emphasis on the eagerness of workforce to improve their skill and knowledge in organization (George & Brief, 1992).

Later on Bettencourt et al. (2001) redesign a different form of OCB commonly known as service oriented OCB especially for service organization. Although, previously different authors provided different dimensions for SOCB (Bettencourt & Brown, 1997; Borman & Motowidlo, 1993; Van Dyne et al., 1994) Bettencourt et al. (2001) discussed three-dimensional SOCB typology in the literature. Particularly, these three dimensions of SOCB include loyalty, participation and service delivery. First of all, loyalty is demonstrated when an individual employee act as an advocates to others about his institution's image, products and services. Secondly, participation exhibited when an individual employee take endeavor to aid his colleagues and improve service delivery of organization. Finally, service delivery indicates employee's conscious efforts at the time of providing services to customers. These three dimensions of OCB get much popularity

in research especially from the context of service organization. In table 2.1 lists of these dimensions are shown precisely.

Table 2. 1

*List of Dimensions over the Year by Different Authors*

Year	Name of the Author	Dimension
1983	Bateman and Organ	Organizational Citizenship Behavior
1983	Smith, Organ and Near	Altruism General compliance
1988	Organ	Altruism Conscientiousness Sportsmanship Courtesy Civic virtue
1991	Williams and Anderson	OCBI OCBO
1991	Lin	Identification with the organization Assistance to the colleagues Discipline Righteous Harmony Self improvement
1994	Van Dyne, Graham & Dienesch (1994)	Loyalty Obedience Participation
1995	Moorman and Blakely	Interpersonal helping Individual initiative Personal industry Loyal boosterism
1997	Farh, Earley and Lin	Identification with the company Altruism toward colleagues Conscientiousness Interpersonal harmony Protecting company resources
2000	Podsakoff, Mackenzie, Paine and Bachrach	Helping behavior Sportsmanship Organizational loyalty Organizational compliance Individual initiative Civic virtue Self development
2001	Bettencourt, Gwinner, and Meuter (2001)	Loyalty Service delivery Participation.

Specially, certain types OCB's are appropriate for particular organization than others.

Borman and Motowidlo (1993) investigated that, service organization have greater

emphasis on dimensions linked to communicate with customers and presenting the institution to the outermost. The intangibility and non-standardized characteristics of services make it different from others and customers contact employees in organization need some specific role to act as a boundary-spanner. Customers contact employees are playing an important role for maintaining the long term relationship with customers and develop the organization as a sustainable one. Moreover, customers contact employees are known as service provider employees and they perform as interface between organization and customers. Therefore, Borman and Motowidlo (1993) recommended that, service concern organization have specific form and dimension of OCB to cope with their working environment. More importantly, Wang (2009) asserted that, the three dimensions of service related OCB are highly appropriate in anticipating customers' views of service quality given by service providing employees in service organization.

Podsakoff and MacKenzie (1997) argued that, although OCBs plays pivotal role for organizational performance, the characteristics of service organization makes the service oriented OCB particularly important from different perspective. First and foremost, customers are being sensitive for evaluating service quality because of its intangibility characteristics. Secondly, customers provide both labor input and information as they participate in service generating process. Finally, the creation and utilization of service take place concurrently (Schneider & Bowen, 1993). The stated characteristics of service recommended that, the customer perception is more significant than consumers' products (Bowen & Waldman, 1999). This suggestion highlight that, customer-oriented explanation of employee performance is more appropriate in service arrangement. Hence,



it is a vital issue to comprehend how service oriented institution creates an atmosphere that inspire employee behavior which is in addition to employees formal job requirements and are specifically important for attaining expected customers outcome.

As SOCB is theoretically different from common OCB (Jiang, Sun, & Law, 2011) therefore, present study concentrates only on SOCB because banking sector is completely a service sector where product are not visible. Given the importance of service oriented OCB for service sector and receiving the suggestion to explore OCB from the extent of SOCB (Bettencourt et al., 2001; Jiang et al., 2011) present research is worthwhile.

### **2.2.3 Service-Oriented OCB**

Van Dyne et al. (1994) theoretically provided the basement for explaining the SOCB. They identified three important roles of service providing employees including loyalty, participation and obedience based on previous literature. First of all, loyalty indicates the devotion of service providers to the organization through the delineation of organizational reputation to the outsiders as representative of services (Schneider & Bowen, 1993). Then, participation indicates that service providers plays an important role for maintaining the interconnection between organization and outsiders through the process of communication and provide valuable information in order to improve process (Schneider & Bowen, 1984). Finally, obedience refers to the responsive, reliable and courtesy service rendered to customers (Parasuraman, Zeithaml, & Berry, 1988).

Previously, a number of researches have been conducted on OCBs directed to customers. For instance, Bowen, Gilliland, and Folger (1999) determined five dimensions of OCBs which have greater service-oriented essence. These include altruism, courtesy, sportsmanship, compliance, and civic virtue. They identified that OCB is essential in service encounters as nobody can certainly identify in advance the detailed range of matter that a service provider should have regarding the feedback to unanticipated customer requests. Very few researches took the initiative to measure OCB directed to customers (Bettencourt & Brown, 1997; Pelled, Cummings, & Kizilos, 1999).

Bienstock et al. (2003) identified the main challenges faced by service organization in case of motivating and encouraging the employees to accomplish their service roles, which in turn service render meet the service standard fixed by the service organization. First of all, non-mandated behavior of employees indicate that there is no explicit guideline provided by the organization on how to deal with customers and Bienstock et al. (2003) identified that, non mandated behavior is highly depends on employees attitude and behavior regarding service delivering process. Here, interaction depends on employees' behavior for developing relationship with customers. Secondly, they determined that an individual endeavor of service provider influence the customer satisfaction. Independent and individual initiative emerges from service provider's behavior. Bitner, Booms, and Tetreault (1990) argued that instant and pleasing feedback of service providers to customers regarding service failure leads to the higher levels of customer satisfaction. Finally, behavior plays an important role to the betterment of organization and customer-contact employees should choose the best behavior at the time

of interaction and responding customer needs which in turn display organizational citizenship behavior (Bienstock et al., 2003).

Bettencourt and Brown (1997) created the idea of service-oriented OCB that indicates the optional behaviors shown by customer-contact employees of service providing organization which is beyond the formal role requirements. Later on Bettencourt et al. (2001) identified that, customers contact employee performed the service oriented organizational citizenship behavior targeted at customers. They mentioned three dimensions of service related OCB such as loyalty, service delivery and participation for service related organization.

### **Loyalty**

Generally, Loyalty is related with disseminating the image of the organization by employees as an organizational representative. Bettencourt et al. (2001) define loyalty as the extent to which employees display a positive depiction in improving the reputation and services of organization to the outsiders as an organizational spokesperson. Customer contact employees will communicates enthusiastically and provide favorable information about their organization at the time of dealing with customers if the customer contact employees are loyal to their organization (Bettencourt et al., 2001). Van Dyne et al. (1994) denote loyalty as the customer-handling employees' dedication to the institution through improving its image and services to customers.

There are some factors that influence the employees' loyalty of organization. Graham (1991) argued that there are some socioeconomic benefits provided by organizations such as salaries, benefits and training which improves the employees' loyalty behavior. Similarly, Bettencourt et al. (2001) identified that employee's job satisfaction is an important predictor of loyalty. Moreover, Organ et al. (2006) suggested that, employees those are loyal willing to interact favorably with customers.

### **Service Delivery**

Basically service delivery is related to the quick delivery and feedback of service provider employees to the customers. Service provider employees committed that they will provide service in responsive, accurate and courteous way (Bettencourt & Gwinner, 1998) which leads to overcome unnecessary error and complaints of customers (Organ et al., 2006). More importantly, Bienstock et al. (2003) pointed out that delivery of service is related to the interaction between service provider employees and customers. They stated that the absolute requirements of how to deal with the customers in a workplace is highly abstract and relies on employees' motivation and attitudes to make it successful. For improving effective interaction, employees must show positive behavior to satisfy customers. Moreover, Bienstock et al. (2003) argued that HRM practices plays an important role that influence employee behavior for delivering better services according to the standard determined by the organization.

## **Participation**

Generally participation refers to the involvement and recommendation of customers contact employees for improving customer service. According to González and Garazo (2006) participation of customer-contact employees refers to their involvement and concerns with a view to provide suggestions for improving the service. Bettencourt and Gwinner (1998) pointed out that employees perform as a main source of supplying information to satisfy customers' requirements and desires at the time of delivering process. Employees are eager to do in addition of prescribed job expectation and expand their job skill and knowledge to assist insiders and outsiders (Bettencourt et al., 2001). Service providing employees' acts conscientiously and prudently in providing service to the consumers (Parasuraman et al., 1988). Indeed, participation increases the communication among co-workers, individuals, and organizations (Bettencourt et al., 2001).

### **2.2.4 Antecedents of OCB**

There are a mentionable number of antecedents studied in the literature that influence OCB. Previous studies identified that OCB is related with a diversified antecedents such as job satisfaction (Bateman & Organ, 1983; Murphy, Athanasou, & King, 2002); organizational justice (Ertürk, 2007); trust on manager, team leader effectiveness, employee empowerment, as well as leader-member exchange (Ertürk, 2007; Wat & Shaffer, 2005); perceived organizational support and perceived fairness (Moorman,

Blakely, & Niehoff, 1998; Wat & Shaffer, 2005) ; materialism, personality, and professionalism (Chompookum & Derr, 2004; Comeau & Griffith, 2005; Emmerik & Euwema, 2007; Torlak & Koc, 2007). Podsakoff et al. (2000) categorize the antecedents of OCB into four major characteristics which includes individual, organizational, task, and leadership characteristics.

#### **2.2.4.1 Individual Characteristics**

Individual characteristics is considered as one of the important predictor of OCB (Podsakoff et al., 2000) because OCB is an individual preference of employees (Organ, 1988). Whether, individual show OCB or not it depends on his/her individual characteristics. Hence individual characteristics is considered as a better predictor of OCB than any other antecedents investigated (Emmerik & Euwema, 2007; Moorman & Blakely, 1995).

Podsakoff et al. (2000) accomplished a meta-analysis where they identified that, individual characteristics consist of attitudes of employees (such as commitment, fairness, trust, satisfaction), dispositional variables (such as role ambiguity, role conflict), individual difference and employee ability (such as requirement for freedom, experience) and demographic characteristics (such as gender, service length) etc. Bateman and Organ (1983) examined the link between job satisfaction and extra role behavior and identified that job satisfaction and extra role behavior is positively related. In organization, employees who are pleased with their job are more possibly to do additional effort. Later

on, the link between job satisfaction and different dimensions of OCB has been investigated by a number of authors. For instance, Tang and Ibrahim (1998) investigate the relationship between employee job satisfaction and OCB and determined that employee's job satisfaction is significantly correlated with compliance and altruism.

More importantly, Bettencourt et al. (2001) conducted a survey where they use attitude, customer knowledge, and personality as antecedents of 3 dimensional service oriented OCB. In the first survey they collected data from 236 customer contact employees of a company out of which 68% were female and in second study 144 contact employees of a university library was surveyed. Both of the study confirmed that, employee attitude (job satisfaction, perceived organizational support), customer knowledge, and personality predict all dimensions of service oriented OCB where job satisfaction is the preeminent predictor of loyalty. Other studies also identified the positive association between job satisfaction and SOCB (Jiang et al., 2011; Payne & Webber, 2006).

Previously, researcher also found that employees' work attitude is related to their intention to show OCB in organization. Employees work attitude is employee's inner mental condition which is expressed in affective, cognitive and behavioral reactions (Eagly & Chaiken, 1993). Particularly Organ (1988) applied theory of exchange to recommend the association between favorable job attitude and extra role behavior. More importantly, Van Dyne et al. (1994) investigate the positive and negative job attitudes, inspiring work characteristics, workplace value and its relationship with customers oriented OCB through the mediating effect of covenantal relationship and identified that



mediating effect exist in four dimension of OCB such as social participation, loyalty, functional participation and advocacy participation. But the study identified no support for the mediator on the link between independent and one dependent variable (obedience). This result is consistent with their perception grounded on political philosophy that recommended OCB to be multidimensional (Graham, 1991).

In addition to that, employee perception of trust towards their leader, employer or organization itself leads them in performing high levels of OCB (Singh & Srivastava, 2009; Wong et al., 2006). Chhetri (2014) conducted a study to identify the relationship between two sources of trust (affective and cognitive) and foci of trust (supervisor and management) with OCB where he found that, both sort of trust in supervisor and in management are positively related with OCB directed to individual and organization. This research also gives the manifestation that positive work attitude leads to higher organizational citizenship behavior. On the contrary, negative work attitude provides the negative outcome on organization for instance reduced OCB and employee commitment (Adebayo, 2005; Manrique-de-Lara & Rodríguez, 2007) while enhance organization anomie and unexpected behavior (Caruana, Ramaseshan, & Ewing, 2001; Karassavidou & Glaveli, 2006).

Earlier, researchers also considered that personality characteristics as an important predictor of OCB and task performance (Barrick & Mount, 1991; Comeau & Griffith, 2005; Emmerik & Euwema, 2007; Organ & Lingl, 1995). Positive or negative affectivity (Konovsky & Organ, 1996; Podsakoff et al., 2000) and personality dimensions (e.g.

conscientiousness, agreeableness, introversion and neuroticism, openness to experience) are proposed to have an indirect impact on OCB. On the other hand study of Bettencourt et al. (2001) identified two dimension of personality such as, service orientation and empathy to be positively related with service oriented OCB.

Perception of value is considered as an important predictor of OCB. The higher level of employees values conform to the institution, the higher is the inclination of employees to involve in OCB. Suárez-Mendoza and Manrique-de-Lara (2007) investigate the association between OCB and person-organization fit and identified that person-organization fit is negatively associated with OCB-I and OCB-S and positively associated with OCB-O. In addition to that, perception of role definition is a vital factor that describes OCB. The detailed explanation of employees' job responsibility leads to increase the willingness of employees to show positive behavior (Morrison, 1994). Moreover, Finkelstein and Penner (2004) identified that there is a positive link among role identity and OCB-I and OCB-O.

Employees' cognition or psychological ability is another important predictor of employees' behavior as belief, intention and expectation express his behavior (Bandura, 1986). Krebs (1970) stated that, cognitive thinking of employees encourage the employees to show extra-role behavior. Cognition refers to the process of thought (Bandura, 1993) which is related to employees' moods, feelings, perception, values, emotions and intelligence. It also indicates that, how an employee behaves is influenced by how an employee thinks. Employees express more altruistic behavior when they

engage in positive emotions and are highly satisfied with their job as they experience good mood (Bateman & Organ, 1983; Budhwar, Biswas, & Varma, 2007; George & Jones, 1997). In addition to that, psychological ownership is an important psychological state of cognition. Van Dyne and Pierce (2004) investigate the relationship between employees' feelings of ownership and their attitudes and behavior and found the positive relationship between psychological ownership and employee satisfaction in job, self-esteem, employee's commitment, organizational performance and OCB.

Another important predictor of OCB is individual differences (Organ, 1990). Individuals are different from each other in their interest as some are self-oriented and some are collectivist. Both self-oriented and collectivist influences the level of OCB differently. The individuals who have collective goal orientation can contribute more to OCB as they have altruistic behavior to help others and assist organizational functionality (Moorman & Blakely, 1995). They also argued that, collective goal orientated employees' highly perform OCB even though this behavior advantage them personally.

#### **2.2.4.2 Task Characteristics**

Generally task characteristics indicate the knowledge and skill related to job. According to Todd and Kent (2006) task characteristics refer to the role and functions needed for accomplishing the task. Individual in organization needed to have adequate skills and knowledge while engage in task accomplishment. George and Jones (1997) suggested that, with a view to help co-workers in work accomplishment employees should have

more skill, experience and knowledge. More importantly, Podsakoff et al. (2000) identified that task characteristics includes task identity, task autonomy, and task significance may influence employee's attitudes, psychological state, and job accomplishment. Study of Podsakoff et al. (2000) showed that routine task, task response, and intrinsically satisfying tasks are significantly associated to OCB. They also found that intrinsic satisfying tasks, feedback from task and routine task are positively associated with OCB. On the contrary, task routinization is negatively related with OCB.

Recently, researchers have incorporated the theory of job characteristics to describe the condition within which the citizenship behavior of employees may be shown (Chen & Chiu, 2009; Piccolo & Colquitt, 2006; Snape & Redman, 2010). Basically this theory proposed that, greater work scope would inspire employee's inherent motivations which in turn help them in performing OCB. The reason is that broader job scope enhances employees' discretion and capability of control in managing their job. Farh, Podsakoff, and Organ (1990) stated that, job which has intrinsic motivation affect employee's psychological states that promote employees sense of responsibility at work. Through increasing job functions such as job design or job scope organization can inspire their employees to show positive behavior. Moreover, Farh et al. (1990) identified task characteristics to constantly forecast OCB dimensions of compliance and altruism. Similarly, Cappelli and Rogovsky (1998) identified that, task characteristics have effects on OCB. They also identified that job variety, job autonomy, and job significance have strong and significant effect on OCB.

Early researchers also proposed that, other task characteristics includes job control, job demand, task interdependence, involvement in job, work centrality and job orientation are associated with OCB (Chompookum & Derr, 2004; Noblet, McWilliams, Teo, & Rodwell, 2006). Bachrach, Wang, Bendoly, and Zhang (2007) investigate the insight of task performance and task interdependence on employee behavior and found that task interdependence is positively associated with OCB dimensions of civic virtue and helping as well as task performance. In another study, Diefendorff, Brown, Kamin, and Lord (2002) examining the association between employee involvement and extra role and in-role performance and found that, there is a positive relationship between employee involvement and all dimensions of OCB (except courtesy) as well as in-role performance rated by supervisor.

#### **2.2.4.3 Organizational Characteristics**

Podsakoff et al. (2000) stated that, to predict OCB characteristics of organization is one of the important antecedents among others. Organizational attribute includes organizational flexibility, formalization, support and HRM practices. Organization which provides better monetary and nonmonetary benefits to employees in turn encourage employees to exhibit OCB (Podsakoff & MacKenzie, 1993). Previously researchers used social exchange theory of Blau (1964) to examine the reciprocal relationship between employees and organization (e.g. Konovsky & Pugh, 1994; Moideenkutty, 2005; Peelle III, 2007; Wayne, Shore, & Liden, 1997). This theory states that, employee's feelings of how organization evaluates them will affect their reciprocal relationship by affecting their

attitudes and behaviors which provide benefits to organization. More importantly, Podsakoff et al. (2000) found that organizational characteristics such as organizational flexibility, organizational formalization, spatial distance, group cohesiveness, advisory support are closely related with OCB. Similarly, based on social exchange theory organizational fairness, perceived organizational support (POS) and organization justice are identified as significant predictor of OCB.

One most important organizational factor which has the highest influence on OCB is HRM practices. Research conducted between HRM practices and OCB found the positive relationship between two (Husin et al., 2012; Watty-Benjamin & Udechukwu, 2014). Sun et al. (2007) conducted a study in hotel industry of China. Result revealed that high performance HRM practices are positively associated with service OCB. In addition to that, in the study of Snape and Redman (2010) they found that, HRM practices positively related with altruism through the mediating effect of POS as well as perceived job influence.

Previously, some studies have identified that there is a constructive link between POS and employee's in-role performance as well as OCB (Ertürk, 2007; Konovsky & Pugh, 1994; Liu, 2009; Moideenkutty, 2005; Shanock & Eisenberger, 2006; Wayne et al., 1997). More particularly, POS has also been identified to be positively associated with three dimensions of Service OCB (Bettencourt et al., 2001) as well as OCB-I and OCB-O (Ertürk, 2007; Moideenkutty, 2005). Wang (2009) conducted a longitudinal survey to identify the influence of organizational support on OCB in service setting. Data were

collected from 1,387 customer contact employees and their 666 superiors in a supermarket of Taiwan. Study found the constructive association between perceived organizational support and Service OCB. Similar findings was also explained from the study of Lin and Lin (2011) where they found organizational support positively increase employees service oriented OCB and organizational climate moderate the relationship.

Besides this, Organ (1990) argued that, employee's perception of fair treatment can affect their decision to show discretionary behavior. Accordingly, Wright and Sablinski (2008) investigate how procedural justice influences OCB of employees in a laboratory setting and identified that employees who perceived fairness would eager to involve in discretionary behaviors. Likewise, Cho and Kim (2009) investigate the effect of procedural justice on employee's extra role behavior and their results are consistent with the findings of Wright and Sablinski (2008). It is essential to high light that, organizational justice includes three elements namely procedural, interactive and distributive justice also has positive effect on OCB. Earlier researchers identified that there is helpful link exist between these three dimensions and employees discretionary behavior (e.g.Ertürk, 2007; Williams, Pitre, & Zainuba, 2002) . In addition to that, Aryee and Chay (2001) investigate the association between organizational justice and OCB of a big public service union and found that, procedural and distributive justice are more constructively associated with OCB directed to individual and organization. More particularly, Yung Chou and Lopez-Rodriguez (2013) identified the positive association between procedural justice and service oriented OCB.



However, Williams et al. (2002) investigate the relationship between organizational justice and employee's discretionary behavior and identified that there is a positive link between three dimension of organizational justice and employee's discretionary behavior. Although, they have found the strong positive association between all dimensions of organizational justice and discretionary behavior but their result is relatively inconsistent compare to previous studies (e.g.Ertürk, 2007; Peelle III, 2007). For instance, Ertürk (2007) identified that, there is no significant link between procedural justice and citizenship behavior directed to individual. Moorman et al. (1998) identified the absence of relationship between procedural justice and initiatives of individual, where Peelle III (2007) failed to describe any substantial difference exist on the association between distributive justice and behavior directed to organization. Therefore, these conflicting findings exist because of the facts that, different study applied dissimilar dimensions of OCB.

In addition to that, perceived organizational politics (POP) considered as a self-serving and devious behavior which is damaging and harmful to institution and personal welfare (Ferris & Kacmar, 1992; Kacmar & Ferris, 1991). Perceived organizational politics reduce organizational performance and employees willingness to show OCB (Byrne, 2005; Chang, Rosen, & Levy, 2009). Especially, Randall, Cropanzano, Bormann, and Birjulin (1999) investigate the association between perceived organizational politics and employees work attitudes and behavior such as job satisfaction, affective commitment, extra role behavior and in-role job performance and identified that, organizational politics is negatively associated with organizational commitment, job satisfaction, OCB-I and

OCB-O. Along with same line, Ladebo (2006) provided the evidence that, perceived organizational politics and OCB are diversely associated where employees who involve in organizational politic demonstrate less OCB.

#### **2.2.4.4 Leadership Characteristics**

Generally, leadership is considered as one of the important predictor of OCB. Previously, researchers have identified that leadership is a significant determinant of OCB (Cummings et al., 2010; Podsakoff et al., 2000; Spitzmuller, Van Dyne, & Ilies, 2008) because a leader has ability to affect the attitude and behavior of employees. (Koster & Sanders, 2006). Colquitt et al. (2009) argued that leadership is an essential factor of OCB because leadership increases the employees' awareness on integrated goal and encourages them to accomplish beyond expectation. More specifically, Leader provides the structure of working environment which enhance the opportunities of individuals to involve in OCB (Organ et al., 2006).

It is important to high light that, when investigating the influence of leadership on OCB leadership behavior including participative, supportive and fair (Cho & Dansereau, 2010; Farh et al., 1990; Meierhans et al., 2008; Shanock & Eisenberger, 2006; Wat & Shaffer, 2005); task-oriented and employee-oriented leadership style (Judge & Piccolo, 2004); servant leadership (Walumbwa, Hartnell, & Oke, 2010); transactional and transformational (Jung & Avolio, 2000; Li & Hung, 2009; Nielsen, Yarker, Brenner, Randall, & Borg, 2008) are taken into consideration. Suliman and Al Obaidli (2013)

conducted a survey to identify the link among transactional, transformational, and submissive leadership style and OCB in the United Arab Emirates. Data were collected from 150 employees working in different Islamic banks. Study found that, both transactional and transformational leadership significantly predicts employee OCB where researcher did not found any relationship between passive/avoidant leadership style and OCB. Similarly, Babcock-Roberson and Strickland (2010) identified significant positive relationship between charisma and OCB.

In addition to that, Tsai and Su (2011) conducted a survey among 228 flight attendants employees in an international airline of Taiwan. They test the association between multiple leadership style and service OCB with the mediating role of job satisfaction. Study found that all of the leadership style has positive relationship with OCB. Interestingly, they also found that, transactional leadership style has stronger influence on OCB then transformational leadership style.

#### **2.2.5 Consequences of OCB**

Previously a number of studies gave emphasis on antecedent of OCB and recently there is mentionable research provided focus on the consequence of OCB (Podsakoff et al., 2000). An increasing number of research (e.g. Koys, 2001; MacKenzie, Podsakoff, & Fetter, 1993; Podsakoff, Whiting, Podsakoff, & Blume, 2009) represented the impact of OCB on organizational productivity, organizational performance and organizational effectiveness. Moreover, literature suggested that OCB affect the turn over intention,

absenteeism, decision about reward distribution and managerial performance evaluation (Felfe & Yan, 2009; Khalid & Ali, 2005; Oplatka, 2009; Sun et al., 2007). The following section discusses how OCB influence on individual and organization level outcome.

#### **2.2.5.1 Effects of OCB at Individual Level**

Generally, citizenship behavior is the personal preference of employees. Organ (1988) provided the argument that OCB is a personal choice. Employees get benefit from OCB because it is a discretionary behavior performed by employees. Individual benefits related to positive evaluation of performance by management, proper decision on distribution of reward, decrease withdrawal behavior including absenteeism and turn over intention. Podsakoff, MacKenzie, and Hui (1993) stated that it is essential for manager to consider citizenship behavior while appraising the performance of employees and emphasis on extra-role behavior at the time of accomplishing task. There exists reciprocal relationship between employees extra role behavior and Performance appraisal and this reciprocal relationship expressed in accordance with social exchange theory provided by Blau (1964). Employees express OCB in the form of sportsmanship when they do not complain and tolerate inconvenience. Such types of behavior probably reduce the management time to concentrate on the problems of employees. Employees who show OCB will get positive appreciation from manager and considered that such employees are the best employees in organization (Lefkowitz, 2000). Hence, the greater level of OCB would increase more favorable evaluation from manager.

More importantly, Moideenkutty, Blau, Kumar, and Nalakath (2005) carried out a study on pharmaceutical sales representatives in India and assume that managerial evaluation will influence both subjective measure and objective measure of institutional performance as well as OCB. In their study, productivity was calculated through the proportion of sales target and citizenship behavior was measured by applying multi dimensions such as civic virtue and sportsmanship. Their result stated that OCB has more variance than productivity measure and both civic virtue and sportsmanship expressed 32% variance in case of performance rating. On the contrary, only 9% variance of performance rating was explained by objective measure of productivity. This result is similar with other quantitative research and expressed that there is a positive association between performance evaluation and extra role behavior (Allen & Rush, 1998; MacKenzie et al., 1993).

In addition to that, OCB related to the turn over intention of employees. Coyne and Ong (2007) conducted a study from taking sample of three different countries including England, Germany and Malaysia for investigating the relationship between OCB and turnover intention of employees and identified that there is a negative association between all dimensions OCB and turn over intention except altruism. They also identified that gender influence the OCB and turn over relationship which indicate that female have more intention to quit from the organization than their male counterpart. Along with the same line Khalid et al. (2009) conducted a study on 557 non-manager employees in 63 hotels of Malaysia for testing the relationship between and OCB and turn over intention and found that OCB dimensions such as conscientiousness, helping behavior, civic virtue

and patients are significantly negatively correlated with turnover intention. More interestingly they identified that gender moderate the association between helping behavior and turnover intention this association was greater for females compare to their male counterpart. Among all dimensions of OCB's, helping behavior was significantly negatively correlated with turnover intention.

It is important to high light that, OCB has significant influence on withdrawal behavior of employees. A number of research (e.g. Felfe & Yan, 2009; Khalid & Ali, 2006; Paillé, 2013; Podsakoff et al., 2009) determined that there is a negative association between OCB and employees withdrawal behaviors. Sharoni et al. (2012) identified that there is negative association between OCB and turn over intention. Similarly, Sun et al. (2007) identified that, there is a negative link between service oriented OCB and employee's withdrawal behavior. Moreover, service oriented OCB reduce the employees intention to quit. The greater the OCB individual performs, the lower the intention of employees to quit from organization. Such type behavior is the advantages both for the individual and the organization. Indeed, OCB reduce the absenteeism and turn over intention of employees in organization. It is evident from the study of Khalid and Ali (2005) that there is a negative relationship between five dimensions of OCB and absenteeism and turn over intention and they suggested that employees who participate in higher level of OCB display the lower intention to quit from organization and be less absent at work.

#### **2.2.5.2 Impact of OCB at Organizational Level**

Previously a number of researcher conducted study to identify the effect of citizenship behavior on organizational success (Organ, 1988). More importantly, Podsakoff et al. (2000) reported that this sort of behavior can improve the organizational performance, increase management and subordinates productivity, protect resources for higher productive purposes, develop organization capability to select and retain qualified employees, decrease the demand to dedicate scare resources, assist employees to work in a team and enables the organization more effectively to cope with environmental changes. Earlier some of the studies argued that, involvement of employee in discretionary behavior might have significant influence on organizational performance (Bolino et al., 2002; Oplatka, 2009; Podsakoff & MacKenzie, 1997; Sun et al., 2007). For instance, employees who display sportsmanship can save manager's time to consider their complaints and help manager to invest his time in more productive purposes, employees who involve in altruism can help colleague to improve work productivity; employees who involve in civic virtue can increase organizational effectiveness and employees who have conscientiousness and courtesy can improve the organization's sustainability in performance and increase organization's ability to adjust with transmission.

In addition to that, some of the researcher investigates the organizational performance as subjective and objective productivity (Dunlop & Lee, 2004; Moideenkutty et al., 2005); quantitative and qualitative (Podsakoff et al., 1997; Walz & Niehoff, 2000); satisfaction,



profitability and efficiency (Koys, 2001; Walz & Niehoff, 2000). For example, Podsakoff et al. (1997) carried out a study among 218 machine crews in a paper factory situated in the United States to identify the effect of OCB on quality and quantity of team performance. In their study, they measured OCB through three dimensions such as sportsmanship, civic virtue and helping behavior rated by team members rather than supervisors. The rate of overall machine capacity to produce paper have been used to calculate quantity performance, whereas quality performance have been measured through ratio of paper discarded by quality control department. Findings of their study indicate that OCB is significantly related with team performance and OCB is intended to highly predict the quantity performance. Besides, they identified that sportsmanship and helping behavior significantly positively related with quantity performance whereas helping behavior significantly impact the quality performance. Along with the same line, Walz and Niehoff (2000) found that helping behavior is positively associated to quality performance, organizational benefits and organizational efficiency. More importantly, Sun et al. (2007) confirmed that productivity is highly related with service oriented OCB.

Customer satisfaction is one of the important predictor that reflects OCB (Yen & Niehoff, 2004). Social relationship with internal and external customers is possible through OCB (Organ, 1997). It indicates that employees who are involved in OCB have good interaction with their colleagues and customers that increase job effectiveness. When employees performing well in a team, they can provide better service to the customers which ultimately increase the customer satisfaction. More importantly, Koys (2001) identified that, satisfaction of workforce and OCB are intensively associated with

satisfaction of customer. This finding is similar with the finding of Walz and Niehoff (2000) research. They demonstrated that OCB enhance the satisfaction of customer and decrease their complaints. It is important to high light that, service oriented OCB is positively correlated with various consequences like, customer satisfaction (Podsakoff & MacKenzie, 1997) as well as customers expected service quality (Salanova, Agut, & Peiró, 2005). Moreover, Wu and Liao (2016) conducted a survey in Taiwan among 476 employees. The result supported that, employee's service oriented OCB increase customers perceived service quality and ultimately enhance customer satisfaction. Therefore, similar findings was also drawn by Husin et al. (2012) where their study prove that, employees OCB significantly increase customers perceived service quality which is profitable for the organization.

#### **2.2.6 Dark Side of OCB**

Although OCB contribute to the individual and organizational effectiveness but there are some dark side of OCB. Bergeron (2007) noted that there is a negative consequence of OCB on employees' task performance as well as their career success because employees career largely depend on the resources they have. When employees spend more resources like energy and time in performing OCB and in-role performance it may leads negative consequences in their career. Therefore, a significant number of researchers have started to investigate the darker or negative consequences of OCB such as employees perceived work-family conflict when they engaged in OCB (Bolino & Turnley, 2005; Klein, Allen, & Dorio, 2007; Vigoda-Gadot, 2007; Vigoda-Gadot, 2006).

Now a days researchers have also examined and discuss the dark aspect of OCB and possible negative sides of these behaviors in relation to employees' well-being (Bergeron, 2007; Eastman, 1994; Vigoda-Gadot, 2007). This perception is pertinent with Bergeron (2007) theoretical idea that involving in OCBs has outlay to employee-level performance due to balance with time and energy sacrifice to particular work behaviors. Along with same line, others provided the opinion that OCB indicate giving back to organization, but possible cost associated with personal well-being and individual family role.

Providing view on individual well-being, Bolino and Turnley (2005) conducted a study on university alumni for examining the relationship between individual initiative one of the dimensions OCB and WFC and identified that, individual initiative which means engaging task related behavior beyond the organizational expectation is positively related with work stress, work overload and WFC. The findings of Bolino and Turnley (2005) was clarified by Klein et al. (2007) who investigated the association between different OCB dimensions and WFC with two possible mediators (role overload and work time) as well as one moderator (gender) and identified that neither OCB-O nor OCB-I associated to work-family conflict whereas individual initiative positively related with work-family conflict even after considering the control variables (tenure, age, marital status, race). Therefore, Perlow and Weeks (2002) noted that researchers described the association between initiative of individual and WFC by considering potential rising in job needs that is always related with OCB.

### 2.2.7 Gender and OCB

In the workplace gender is related with various attitudes, behavior and performance (Williams & O'Reilly, 1998). There are three ways gender can influence performance. Firstly, differential behavior are observed between male and female due to effect of gender role; secondly, self-identifying socially determined gender role take place because of gender orientation and gender category; and finally, gender-categorized behavioral possibility for gender-categorized occupations is the outcome of gender stereotyping and occupational segregation (Kidder, 2002). In this regard, Kidder and McLean Parks (1993) suggested that, OCB-altruism may related with expected behaviors for women and feminine occupations where nursing is an instance (Drogosz & Levy, 1996). In opposite, they reported that civic virtue is related with the "male" stereotype, and it may be closely related with masculine occupations and engineering is an example of it (Barnes-Farrell, L'Heureux-Barrett, & Conway, 1991).

Based on the cultural expectation, gender role are shared and apply to individual regarding their socially-determined gender category (Eagly & Karau, 1991). People are dividing themselves into different social groups to uphold their personal characteristics (Tajfel & Turner, 1985). Societal identification helps individual to understand what to think, what to accomplish and what to perceive (Ashforth & Kreiner, 1999). In the context of our culture a number of qualities are related with women such as concern for other, situation tackling, empathy (Carey, Fox, & Spraggins, 1988; Eagly & Karau, 1991; Hanson & Mullis, 1985; Santilli & Hudson, 1992) and helping others (Gilligan, Ward, &

Taylor, 1988; Ridgeway, 1991). On the other hand, males are seen as aggressive, competitive, as well as ambitious (Berger, Rosenholtz, & Zelditch, 1980; Schein & Mueller, 1992).

For explaining the gender role attitude and behavior, Spence and Helmreich (1980) identified a sole attribute dimension namely expressivity—instrumentality where they argued that explicit women behaviors are determined by interpersonal orientation and care for others. On the contrary, instrumental male behaviors are characterized by proactive, self-confidence and independence. Previously a number of researchers gave focus on gender and OCB relationship (e.g. Morrison, 1994; Podsakoff et al., 1990; Van Dyne et al., 1994). Although a number of dimensions of OCB are tested and explained two dimension are more dominant such as altruism (Shore, Barksdale, & Shore, 1995; Van Dyne & LePine, 1998) and civic virtue (Robinson & Morrison, 1995). Hence, Altruism is characterized by helping others (Organ, 1988) and this behavior is highly correlated with women (Flax, 1983). But it is not indicates that male are not helping others because researcher make distinction among the categories of helping while studying gender stereotypes. For example, women are perceived to be caring and nurturing, whereas mans are perceived to be valiant and accomplish high-risk helping activities (Erdle, Sansom, Cole, & Heapy, 1992). Moreover, previous studies argued that, women are highly altruistic and supportive than their counterpart (Anderson, 1993; Eagly & Wood, 1991; Jha et al., 1997).

It is evident that males are highly assertive and task oriented than affiliation (Carless, 1998; Rojahn & Willemsen, 1994). In this regard, Walker, Ilardi, McMahon, and Fennell (1996) identified that males are five times higher than females in case of exerting leadership in leadership group. In addition to that, gender may influence whether employees maintain relationship with colleague who provides social support, various information and opportunities (Cooper, Dewe, & O'Driscoll, 2001). Heilman and Chen (2005) noted that helping is the central characteristic of female gender stereotype which indicate that female are nurturing and socially oriented. On the contrary, civic virtue includes related with responsible participation in, engaged with, and concern about the sustainability of appointing organization (Heilman & Chen, 2005).

Regarding occupational success male employees are more concern than female such as achievement, high autonomy, promotions and salary. On the other hand, in the context of fulfilling interpersonal need women are more concern regarding better working environment, fringe benefits, and co-operation among co-workers (Gooderham et al., 2004; Hofstede, 2001). Therefore, for OCB these behaviors are expected more of female than male because OCB are highly correlated with womanly qualities namely helping others and being courteous (Lovell et al., 1999; Snape & Redman, 2010). It is empirically proved that, when female employees shows equal OCB of male employees in that case female employees receive lower performance rating because women are perceived to be greater OCB orientation (Kidder & Parks, 2001).

Farrell and Finkelstein (2007) conducted a study on undergraduate in Midwestern university in the United States and found that females are highly participated in helping and civic virtue than males. Further, they conducted another study in Midwestern University by considering large sample size and also confirmed that females are highly engaged in helping and civic virtue than male. Later on, they conducted a third study by adapted a new set of OCB items and found that female are more possibly to display supportive behaviors and male are more possibly to show civic virtue. Findings of all research suggested that, females are more likely to accomplish higher levels of OCB than their male counterpart.

On the other hand, a study conducted in Nigeria among 151 male and 149 female oil workers by Uzonwanne (2014) where his Test failed to found any authentic statistical difference between male and female employees citizenship behavior. Bakan et al. (2013) conducted a study by examining the effect of organizational commitment on women employees citizenship behavior. Data were collected from 159 women employees from a textile company and result support the hypothesis that organizational commitment positively increase OCB of female employees. In another study, Husin et al. (2012) considered gender as a moderator while studying the association between HRM practices and OCB and study identified that gender moderates the relationship between HRM practices and citizenship behavior. The results indicate that, HRM practices such as performance appraisal, support at Work and rewards systems not equally increase OCBs of both male and female. As per their findings, females expect suitable working environment given by the organizations than their male counterparts. Moreover, women



are more organized and meticulous than male (Darley & Smith, 1995). Therefore, physical work environment encourage female to engage in higher OCB. On the contrary, male employees are more inspired toward work achievement (Armania-Kepuladze, 2010) and influenced more by rewards Systems and performance Appraisal.

## **2.3 Human Resource Management (HRM) Practices**

### **2.3.1 Definition of HRM Practices**

During few decades, human resource management has being one of the important areas of study. HRM was previously known as personnel management. Dessler (2007) stated that HRM is the advanced form of traditional personnel management because technological alteration occurs in the work setting and changes social values. Therefore, Torrington and Hall (1998) made the distinction between human resource management and personnel management and noted that outmoded personnel management is labor force focused and HRM is resource focused. However, Guest (1997) argued that HRM is not the alternative of personnel management rather it is specific pattern of personnel management that focus on tactical issues of flexibility, commitment of employees and quality assimilation.

There is no consensus about the definition of HRM still now (Collings & Wood, 2009; Paauwe, 2009). Previously some of the researchers consider human resource department effectiveness in defining HRM (Teo, 2002). On the other hand, some authors emphasized on knowledge, skill and abilities in stating the term HRM (Hitt, Biermant, Shimizu, &

Kochhar, 2001). However, the majority number of authors and researchers defined the term HRM practices from the context of individual or bundle of practices.

De Cieri et al. (2008) defined human resource management as the practices, systems and policies that affect the individuals attitudes, behavior and performance. They argued that, human resource practices involved in identifying the human resource needs, staffing, training, appraising, rewarding and also focus on health and safety, labor relations, and fairness matter (De Cieri et al., 2008; Dessler, 2007). On the basis of human resource philosophy, Schuler (1992) stated the beliefs and values regarding employee treatments to have significant influence on the relationship between employees and organization. In such way, HRM practices perform an important role in influencing individual beliefs and behavior with regards to organization. Therefore, HRM practices can be stated as a set of integrated activities those are related to acquisition, development, and management of human resources in the organizational setting (Lado & Wilson, 1994). They also stated that, good HRM practices provide long term competitive advantages to the organization and generate specific knowledge and skill for better working environment. However, HRM practices play a dominant role for motivating and retaining employees for highest performance (Huselid, 1995).

### **2.3.2 Theories of HRM Practices**

Delery and Doty (1996) have identified that, three approaches of HRM practices are used by different researchers while theorizing SHRM. The first group of researcher use the

term 'universalists' while the second group use the approach 'contingency' and third as 'configurational'. This section explains these three approaches of HRM practices.

#### **2.3.2.1 Universalistic Approach**

A number of researchers adopted the universalistic approach (Dewar & Werbel, 1979) because they argued that it is the best practices of strategic HRM (Huselid, 1995; Pfeffer, 1994; Terpstra & Rozell, 1993). They argued that, certain HR practices are constantly superior on other practices and all types of organization must adopt these practices. Pfeffer (1994) explained about commonly used sixteen items of HR practices such as, employment security, empowerment and participation, employee training and skill development, incentive pay, promotion within the organization etc. which play a significant role in enhancing profit and productivity across organizations. Osterman (1994) also propose different innovative HR practices that results in extreme productivity gain. Normally, the practices proposed by Pfeffer and Osterman has denoted as "best practices". In essence, Universalistic approach is the simplest form in strategic HRM practices because it explains the relationship between a given dependent and independent variable which is universal over the organization.

#### **2.3.2.2 Contingency Approach**

Contingency theory argued that an organization's HR policy must be persistent with its features. For instance, contingency approach stated how various HR practices pertinent

with strategic option and how such practices associated with organizational goal achievement (Begin, 1993; Schuler & Jackson, 1987). However, Contingency approach is highly complex compare to universalistic approach because it indicates the reciprocal relationship rather than simple linear relationship associated with universalistic approach (Schoonhoven, 1981; Venkatraman, 1989). Although contingency approach is complex but a number of authors adopted this aspect in their research (Butler, Ferris, & Napier, 1991; Gomez-Mejia & Balkin, 1992; Milkovich, 1988). This approach also stated that, the relationship between pertinent dependent and independent variable will vary for different level of complex contingency variable. Therefore, in case of contingency approach researcher first select the organizational strategy and then identify how individual HR practices work together with organizational strategy that leads to organizational effectiveness.

#### **2.3.2.3 Configurational Approach**

Configurational approach is different from other two approaches because configurational approach is directed by the integrated norm of investigation, is often grounded on typologies of classic forms, and expressively adopts the rules of reciprocity (Doty, Glick, & Huber, 1993; Meyer, Tsui, & Hinings, 1993; Venkatraman & Prescott, 1990). It indicates that multiple distinct configuration of pertinent factor can leads to maximum performance (Meyer et al., 1993). Basically, this approach is related with how the aspect of multiple independent variables is associated to a dependent variable in spite of how an individual independent variable is associated to dependent variable. In essence,

configurational approach of strategic HRM indicate that organization select HR practice or employment system that must be internally consistent and maximize the horizontal fit and then relate such system to other strategic configuration to magnify the vertical fit.

Among these three approaches, current study supports the universalistic or best practice approach. Because previous studies provide stronger support on behalf of universalistic approach (Delery & Doty, 1996; Guest, 1997) except a few author who discourage it (Hiltrop, 1996; Truss, 2001). In addition to that, according to Delery and Doty (1996) for increasing organizational performance universalistic approach is effective then other two approaches. In line with this Hughes (2002) also provide support for this approaches. Therefore, due to the lack of support of other two approaches in line with OCB research present study intends to examine universalistic approach which can increase employee's service oriented OCB.

### **2.3.3 HRM Practices and Performance**

Many scholars and practitioners have focused on the importance of managing human resources during the last few decades, because human resource practices can improve individual and organizational effectiveness and motivate employees to develop their attitude and behavior. Previously, a number of evident demonstrated that there is a positive connection between HRM practices and organizational performance (Delery & Doty, 1996; Huselid, Jackson, & Schuler, 1997).

Empirical studies exhibit that there is a positive relationship between human resource management practices and employees attitudes and workplace behavior (Gong et al., 2010; Herrbach, Mignonac, Vandenberghe, & Negrini, 2009). They emphasized that job satisfaction can promote the organizational success and decreasing the motive to leave and adverse word of mouth of employees (Bond, 2004; Pare, Tremblay, & Lalonde, 2001). On the other hand, if HRM practices are not appropriate, efficient, and fair, employee will have dearth of commitment and loyalty to the organization. In addition to that, absence of trust in business is also the outcome of employee's demoralization (Astrachan, Klein, & Smyrnios, 2002). Previously, researchers have found that application of strategic HR practices is optimistically associated with both financial and operational performance (Delaney & Huselid, 1996). Other researcher has also found the evidence of synergistic impact of bundles of HR practices on firm performance (MacDuffie, 1995). Regardless of whether HRM practices are studied in a bundles or strategic aspect, extant literatures have exposed many competitive benefits associated with the implementation of fair, appropriate and good HRM practices. These studies can be grouped into studies at the individual level and organizational level.

#### **2.3.3.1 Influence of HRM Practices on Organizational Performance**

HRM practices play an important role for enhancing organizational performance. Previously a number of researchers provided the argument that, HR practices is positively associated with unit, team, department and firm performance (Chand, 2010). Many of the early work investigated the effect of HRM practices on firm performance emphasized on

the organization level study. They studied the influence of HRM practices on various organizational outcomes like employee productivity, customer alignment, turnover, customer satisfaction, and perceived financial outcome (Arthur, 1994; Delaney & Huselid, 1996; Huselid, 1995; Youndt, Snell, Dean, & Lepak, 1996). Generally, HRM practices include recruitment and selection, career development, training, compensation as well as performance appraisal. These are considered as important practices of organization (Reid, Morrow, Kelly, & McCartan, 2002). Lado and Wilson (1994) suggested that HRM practices are essential source of competitive advantages. Moreover, HRM practices can provide competitive advantage to organization in local, national, and global environment.

Ngo, Lau, and Foley (2008) carried out a study on 600 Chinese firms to explore the impact of HRM practices on firm outcome and found that human resource management practices have significant positive influence on both operational and financial performance as well as employee relationship climate. Along with the same line, Osman, Ho, and Galang (2011) identified that proper implementation of HR practices in organization have significant impact on performance. Moideenkutty, Al-Lamki, and Sree Rama Murthy (2011) also got a similar findings. They examine the link between high-involvement HRM practices and organizational outcome of Oman and found that, HRM practices are positively associated with both subjective and objective measure organizational performance. In short, HRM practices influence organizational performance directly and through other variables for which study concentrating on HRM practices are continued over decades. However, the intention of the current study is to



look at the influence of HRM practices on employees' attitude and behavioral performance. The literatures that focus on this aspect are described in the next section.

### 2.3.3.2 HRM Practices and Individual Attitude and Behavioral Performance

Dyer and Reeves (1995) identified the four consecutive level of influence of HR practices on employee, organizational, financial as well as market performance. Hence, they identified that HR practices have effect on employee attitude and behavior. Likewise, Becker et al. (1997) argued that HR practices affect the employee's attitude and behavior, which later affect the financial, operational, performance outcomes of the firm. Hence, both sets of authors argued that it is critical to make logical conclusion regarding the HR–performance connecting chain as a whole by understanding the HR–employee outcome. Nishii and Wright (2007) investigated the association between HR practices and firm performance at organizational level analysis. They provided a model which consists of five level parts is presented below:

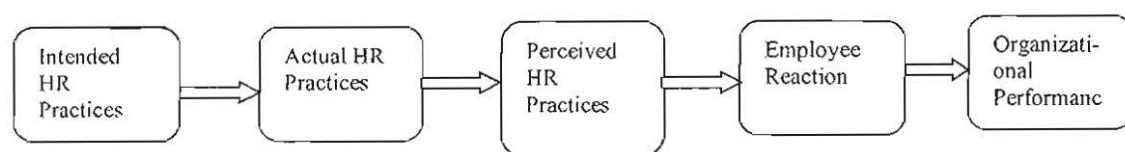


Figure 2. 1

*Partial model by Nishii and Wright, 2007*

They stated that actual HR practices is different from intended HR practices as they are implemented by line-management. They also argued that employees' perception about HR practices and their reaction toward it is also influenced by the implementation of front-line manager. Moreover, the reaction of employees also influences organizational

performance. Nishii and Wright (2007) in their model, the first two steps they indicate measured at unit level, the third and fourth step indicate at individual level and the last step indicate at team level. In current research HR practices are measured at individual level which is consistent with third and fourth step of Nishii and Wright (2007) model. This way it can be investigated whether there are differences, like Nishii and Wright hypothesize, in the way practices are intended and perceived and finally responded to in the form of attitude and behavior. However, it is essential to test the influence of HRM intervention on employee-level performance which are more vital predictors and may be accepted as a transitional outcome in the HRM–performance relationship (Pauw, 2009). Further, Nishii and Wright (2008) also argued that, employees’ perceived HR practices are closer and important predictor of their attitudinal and behavioral consequence rather than HR practice scores given by their managers.

Earlier researchers concluded that individual or bundles of HRM practices have positive influence on increasing organizational commitment (Innocenti, Pilati, & Peluso, 2011; Messersmith, Patel, Lepak, & Gould-Williams, 2011). For example, Meyer and Smith (2000) found that HR practices have significant impact on organizational commitment. Besides this, Ang, Bartram, McNeil, Leggat, and Stanton (2013) and Kehoe and Wright (2013) also established that, there is a clear positive link between HRM practices and organizational commitment. On the other hand, Messersmith et al. (2011) identified that HR practices and job satisfaction is positively correlated. A number of scholars and HR practitioners belief that better HR practices enhance the levels of employee satisfaction which eventually improve organizational outcome (Appelbaum, Bailey, Berg, &

Kalleberg, 2000). Some of the recent authors also found the positive relationship between two (Niazi, 2014; Tooksoon, 2011; Wang & Hwang, 2012).

It is also important to highlight that, HRM practices is also work as a lubrication for increasing employees trust in the organization and in their manager. Previous literature supports the fact that HRM practices are positively related with employees perception of fairness and feelings of trust (Chiang, Han, & Chuang, 2011; Hemdi & Hamir, 2007; Searle & Skinner, 2011) . As per the study of Gould-Williams (2003) HRM practices are strong predictor of superior organizational performance while they increase performance through increasing trust among employees.

In addition to this, organization applies variety of HRM practices for retaining and managing employees (Bal, Bozkurt, & Ertemsir, 2013). Human resource management practices decrease employee turnover in organization. Kuvaas (2008) carried out a study among bank employees of Norway, and identified the direct negative association between perceived human resources practices and employees turnover intention. Similarly, a number of empirical studies investigate and found the reverse relationship between HR practices and employee actual turnover and turnover intention (Alfes et al., 2013; Gould-Williams et al., 2013). Furthermore, Kehoe and Wright (2013) conducted a study by considering the mediating effect of employee commitment on the link between HR practice and employee absenteeism, intent to stay and OCB and found that, perceived high-performance HR practices are positively correlated with mediator and all dependent variables except absenteeism which is negatively related. In addition to that, a number of

study had confirmed that HRM practices increase employee's OCB in the organization (Paré & Tremblay, 2007; Sun et al., 2007; Yang, 2012). Thus, HRM practices influence the employee attitude and behavior and ultimately organizational performance.

#### **2.3.4 HRM Practices and Service Oriented OCB**

Generally HRM practice is the way by which the organization creates a positive working environment that motivates the employees to show organizational citizenship behavior. Morrison (1996) argued that, HRM practices inspire the workforce to show greater level of OCB if reciprocal relationship present between employees and employer. Nishii and Wright (2007) noted that positive work environment generate better intention and positive beliefs among employees that leads better positive outcome. More importantly, Becker and Huselid (1998) accept the opinion that HRM have a significant and direct association with employees' creativity, productivity, skills and motivation to increase the level of citizenship behavior exhibited in the work organization.

Earlier researchers have identified that HRM practices is an important predictor of service oriented OCB (Sun et al., 2007; Zerbe, Dobni, & Harel, 1998). More particularly, Bienstock et al. (2003) recommended that, service providing organization should promote HRM practices to inspire service provider employee's OCB for organization's success. Organ (1990) also supported that, positive relationship exists between HRM practices and OCB and he argued that employees demonstrate extra role behavior when social exchange relationship exist between employees and employer rather than economic

exchange. Based on this argument a number studies have been conducted from the earlier time to till now (Fu, 2013; Husin et al., 2012; Snape & Redman, 2010).

Different dimensions of HRM practices such as retention oriented compensation (Noor, Khalid, & Rashid, 2013; Watty-Benjamin & Udechukwu, 2014), Reward (Husin et al., 2012; Tremblay et al., 2010), recognition (Paré & Tremblay, 2007; Yang, 2012), training (Noor et al., 2013; Priyadharshini & Mahadevan, 2014), employee empowerment (Paré & Tremblay, 2007; Yang, 2012), employee participation (Sun et al., 2007), performance appraisal (Husin et al., 2012; Watty-Benjamin & Udechukwu, 2014), job security (Sun et al., 2007), information sharing (Tremblay et al., 2010) etc. are taken into account while considering effect of HRM practices on OCB. All of these studies found the positive linkage between HRM practices and OCB.

Some researcher identified the direct link (Suan & Nasurdin, 2014; Sun et al., 2007) between HRM practices and service oriented OCB. For example, Sun et al. (2007) conducted a survey upon Chinese hotels situated in coastal area. The size of the sample was 405 supervisors and 81 human resource managers. Multilevel data analysis revealed that HRM practices positively affect service oriented OCB. Therefore, service OCB partially mediates the association between HRM practices and employee turnover and productivity. In another study, they also proposed that, high performance HRM practices may influence the service oriented OCB through the mediation of identification with organizational values and goals (Nasurdin, Ahmad, & Ling, 2015).

In addition to that, some of other researcher's study presents the proof of indirect relationship between HRM practices and OCB. Zerbe et al. (1998) conducted a survey among 452 employees who provide direct service to customers from airlines and identified significant influence of HRM practices upon service culture where service culture in turn affects employee's service behavior positively. The same result was also found by Liao and Chuang (2004) from their empirical study in United States. Data were collected from multi-levels respondents (44 managers, 257 employees and 1,993 customers) working under 25 franchised restaurants. Researcher concluded that, HRM practices enhance service employee's discretionary behavior (such as, delivering quality service, meeting customer demands, going beyond role duty etc.) through the mediation of firms service climate.

In another study in Taiwan, Tang and Tang (2012) investigate the link between high performance HRM practices and SOCB while justice climate and service climate were used as a mediator. Data were collected from two levels (119 HR managers and 1133 service provider) of 119 hotels. For discussing the relationship, they use information processing and social exchange theories. Confirmatory factor analysis revealed that , high performance HRM practice positively affect justice climate as well as service climate which in turn positively affect employees SOCB. In the same way, Yang (2012) also found the positive association between high involve HRM practices and employee SOCB through the mediation of affective commitment.

Based on the previous studies it is evident that HRM practices like training, performance appraisal, reward, employment security, promotion opportunity, empowerment and information sharing influence the OCB both directly and indirectly. Therefore, the present researcher investigates the influence of HRM practices including fair reward, employment security, promotion opportunity; performance appraisal and training on employee's service oriented OCB directly and through a mediator. Table 2.2 represents the dimensions used in current research which was also used previously by different researcher while considering OCB:

Table 2. 2

*Dimensions of HRM Practices Used by Different Authors*

Author and year Dimension of HRM practices	Sun et al., (2007)	Husin et al., (2012)	Nasurdin, Ahmad, & Ling (2012)	Nasurdin, Ahmad and Ling (2015)	Kehoe & Wright (2010)	Tang & Tang (2012)	Suan & Nasurdi n (2014)	Noor Khali d & Rashid (2013 )
Training	✓		✓				✓	
Fair Reward	✓	✓		✓	✓	✓	✓	
Promotion Opportunity	✓				✓			✓
Employment security	✓		✓					
Performance appraisal	✓	✓	✓	✓	✓	✓	✓	✓

#### 2.3.4.1 Training and Service Oriented OCB

Generally training refers to the improvement of the performance of employees by providing learning opportunities. Horgan and Mühlau (2006) defined that training is a planned and organized endeavor that shape and increase the skills, attitudes and knowledge of each employees by their learning proficiencies. Training improves the skill



and behavior of employees and motivates them to apply knowledge and skills in their particular work activities (Way, 2002). Moreover, training increases the knowledge and skill of employee's to accomplish their task more effectively and efficiently (Pathak, Budhwar, Singh, & Hannas, 2005). Therefore, Delaney and Huselid (1996) argued that formal and informal training increases employees' capabilities to perform tasks and resolve critical problems more competently.

It is important to high light that service organization should arrange training for their customer-contact employees with a view to provide a clear idea about their job duty (Hartline & Jones, 1996). Hence, it can be figure out that when service oriented employees are able to manage their job demand properly, they are forced to have extra resources to involve in other discretionary, beneficial and positive behavior like service oriented organizational citizenship behavior. Suan and Nasurdin (2014) conducted an empirical study in Malaysia with the information collecting from 4 and 5 star rating 34 hotels. Sample size was determined as 438 service providing employees and data was collected by using self-administered questionnaires. Using partial least squares method they found that, service training, has significant and positive relationship with three dimension of service oriented OCB. In another study, carried out by Sun et al. (2007) among employees from Chinese hotels, training was seen to be positively associated with service oriented OCB. In addition to that, after reviewing the extensive literature Nasurdin, Ahmad, and Ling (2012) argued that training can be a positive and significant predictor of service oriented OCB. Consistent with the previous research current study also expects the positive association between training and SOCB.

#### **2.3.4.2 Employment Security and Service Oriented OCB**

Generally, employment security indicates providing the stable and continuous employment to employees. In a broader way, employment security means arranging stable and secure job for workforce in order to ensure the continuousness of their employment. According to Meltz (1989) employment security means individuals remains engaged within the specific organization with no decline of seniority, pay, pension, rights etc. Employment security increase employees' cooperation and job satisfaction towards organization. On the other hand, employment insecurity affects the employees' attitude and behavior. Result of a meta-analysis conducted by using over 70 published articles related to job insecurity confirmed that, there is a substantial negative association exists between job insecurity with individual attitude, behavior and job performance (Sverke, Hellgren, & Näswall, 2002). Particularly, when an organization satisfies the employees' obligation by providing adequate employment security, employees will respond positively in return in accordance with the theory of reciprocity. When Employees feel secure in their jobs, they will eager to engage in extra role behavior and perform beyond their call of duty such as organizational citizenship behavior which is required for organizational success (Lam, Liang, Ashford, & Lee, 2015).

A number of studies have been conducted relating employment security/insecurity with OCB and found relatively conflicting result. For instance, Feather and Rauter (2004) identified job insecurity to be positively correlated with OCB, whereas others researchers found that, employment security associated with higher level of OCB (Bultena, 1998;

Lam et al., 2015; Reisel, Probst, Chia, Maloles, & König, 2010; Stynen, Forrier, Sels, & De Witte, 2015). Judeh (2012) studied upon the relationship between, employment security and discretionary behavior in banking sector of Jordan. Analysis of Moment Structure (AMOS) and structural equation modeling (SEM) indicated that, there is a stronger positive association between job security and OCB in service setting. In addition to that, study of Sun et al. (2007) identified the positive link between job security and service oriented OCB. Likewise, the review of the extensive literature conducted by Nasurdin et al. (2012) proposed the positive link between employment security and all dimensions of SOCB. As, most of the researchers found the positive relationship between employment security and OCB current study also expects the positive relationship between employment security and SOCB.

#### **2.3.4.3 Fair Reward and Service Oriented OCB**

Generally rewards refer to all monetary compensation and benefits given by the organization to employees in return for their dedication to the organization. Dedication here indicates the physical and mental efforts of employees as well as rules and procedures of organization abide by the employees in order to achieve better performance. Interestingly, such HR practice indicates that employees are treated fairly (Gould-Williams, 2007). Moreover, HR practices such as rewarding assume that employees required to be fairly rewarded for their efforts, contribution and capabilities. According to reinforcement theory, rewards are provided to employees for receiving desired behavior from them (Skinner, 1953). Hence, strategic reward system can create

expected employee behavior and commitment to better delivery of services (Schneider & Bowen, 1993). When employees perceived that they are getting fair treatment from employer, they will engage in OCB (Organ, 1990). Indeed, when service oriented employees' feels equity signals from organization, in turn they will exhibit better service behavior to the customers.

Husin et al. (2012) found the direct and significant relationship between reward system and OCB from Malaysian context. Similar findings was also drawn by Paré and Tremblay (2007) where they found the relationship between fair reward and helping behavior only through the mediation of commitment and procedural justice. Redmond (2013) conduct a cross sectional survey in Norway by using data collected from 278 employees of 4 organization. The empirical study suggests that, there is a optimistic link between fair reward and supervisor rated OCB.

In addition to that, Yang (2012) conduct a survey in Taiwan to examine the effects of high involve HR practice on employees SOCB. Information was collected from 172 employees from a restaurant. Researcher concluded that fair reward positively affect all dimensions of employee's SOCB through the mediation of employee's affective commitment. Likewise, Sun et al. (2007) also found the direct and significant relationship between incentive reward and OCB from the Chinese hotel context where they conduct multilevel analysis by collecting information from 86 human resource managers and 405 immediate supervisor of customer contact employees. Conversely, study of Suan and Nasurdin (2014) found insignificant relationship between service reward and three dimension of service oriented OCB from Malaysian context. In line with the previous

studies present study also expects the positive relationship between fair reward and SOCB.

#### **2.3.4.4 Performance Appraisal and Service Oriented OCB**

Basically performance appraisal is the way of evaluating the performance of employees for improvement. According to Latham and Wexley (1994) performance appraisal is a set of organized predetermined interactions between supervisors and followers, often in the way of periodic interview, in which the performance of the employees is reviewed and analyzed, with focus on recognizing the strengths and weaknesses and opportunities for promoting performance as well as skill development. Moreover, performance appraisal provide message to employees what kinds of behaviors are appreciated by organization (Haynes & Fryer, 2000). Hence, performance appraisal acts as a guide to improve employee work behavior. Thus, performance appraisal is desired to motivate service provider employees to involve in discretionary behavior that expand beyond one's assigned duty such as service oriented organizational citizenship behavior.

Zheng, Zhang, and Li (2012) identified that organizational commitment partially mediate the association between performance appraisal and extra role behavior. Similarly, Munna (2015) found the positive relationship exists between performance appraisal and firms outcome. Suan and Nasurdin (2014) also found that, significant positive relationship exists between performance appraisal and all of the dimensions of SOCB from the context of Malaysian hotel service. Another study by Husin et al. (2012) in Malaysian golf courses found the positive and direct relationship between two with 50% of variance

in OCB. Although, a study conducted by Watty-Benjamin and Udechukwu (2014) failed to show HRM practices including performance management as predictor of OCB most of the researcher found performance appraisal as a good predictor of service oriented OCB (e.g. Sun et al., 2007; Tang & Tang, 2012). In addition to that, the extensive literature study of Nasuridin et al. (2015) also proposed the positive connection between performance appraisal and all dimensions of SOCB. Consistent with the previous research current study also expects the positive association between performance appraisal and SOCB.

#### **2.3.4.5 Promotion Opportunity and Service Oriented OCB**

Generally promotion refers to the gradual movement of employees from one position to immediate higher position. According to Delery and Doty (1996) promotion is defined as an organizational technique applied by the organization to help organizational members to attain their career objectives. Burke, Divinagracia, and Mamo (1998) stated that Promotion is a mechanism design and implemented by the organization for meeting organizational needs and increasing the abilities of employees. Fair and justified promotion opportunities are important for managing employees within the organization. Thus, a healthy and fair promotion policy creates positivity in employees' perception towards the organization and employees may reciprocate it by showing service behavior to their customers.

Kehoe and Wright (2013) conducted a group level study in a food service organization. Study revealed that, high performance HRM practices including promotion opportunities positively affect employee's service behavior both directly and indirectly through the intervention of employee's affective commitment. In addition to that, Wu and Xiao (2014), conducted a survey to identify the relationship between discretionary HR practices and OCB with the mediation of organizational justice by using organizational justice and social exchange theory. Data were collected from 227 employees of 10 enterprises. Structural equation modeling and correlation analysis indicates that with other HR practices promotion opportunities have significant and positive correlation with OCB. The same result was also found by Dizgah, Gilaninia, Alipour, and Asgari (2011) who studied with 93 small and medium enterprises and concluded that high performance HRM practices including internal mobility have an positive impact on OCB. In addition to that, Sun et al. (2007) study in china and found the direct and significant relationship between internal mobility of employees and service oriented OCB. In line with the previous studies present study also expects the positive relationship between promotion opportunity and SOCB.

## **2.4 Impersonal Trust**

Generally trust is considered as a lubrication that creates organization feasible to run its function properly (Bennis & Nanus, 1985). From a broader perspective, trust is considered as an integrated mechanism for developing and continuing social systems (Blau, 1964) as well as the basis of improving effectiveness and competency



(Golembiewski & McConkie, 1975; Zand, 1972). Gibb (1964) argued that trust is related with improving social interaction among workers. Trust creates willingness in employees to grab opportunity for work organization with no fear of injustice (Eddy, 1981) side by side creates intention of psychological convention (Sparrow, 1998). On contrary, absence of trust leads to worthless consequences like low commitment, cynicism, low motivation and loss of confidence in organization (Carnevale & Wechsler, 1992).

Previously, scholars' defined trust in various ways. As per the view of Rousseau, Sitkin, Burt, and Camerer (1998) trust is the psychological disposition consists of one's inclination to accept vulnerability depends on affirmative expectations of the desire behavior of others. Such type of attitude is originated from trustor's perceptions and attribution regarding trustee's perceived trustworthiness of benevolence, integrity and ability (Mayer, Davis, & Schoorman, 1995). Similarly, Martins (2002) applied the word honesty and fairness to explain the integrity and ability construct as per Mayer et al. (1995) dimensions of trust.

It is important to highlight that, a number of research identified employee trust is an important factor that affect the organizational performance, effectiveness and efficiency (Mayer & Davis, 1999; Whitney, 1994). Moreover, trust is considered as a significant factor that foster the expected professional behavior (Kramer, 1999; Zand, 1972). More importantly, employees those have higher level of trust in organization provide greater amount of efforts and work cooperatively as well as stay longer period of time in organization, whereas employees those do not trust their organization may decrease the

efficiency of their performance (Dirks & Ferrin, 2001), create counterproductive behavior like restraint, look for retaliation (Bies & Tripp, 1996) intend to quit (Robinson, 1996) etc.

Previously, some of the researchers work on organizational trust by focusing only on interpersonal trust associated with trust in employer through either the relationship between management and employees at different levels in organization (Child & Rodrigues, 2004) or the relationships with immediate supervisor (Butler, 1991). On the other hand, Giddens (1990) integrate trust in organizations with faith and reliability in the precisions of abstract principles, while Carnevale (1995) declared trust as the faith that an organization will be fair, capable, reliable, and non-threatening. Although number of researcher studied trust from general view point, Bachmann (2011) make the difference between interpersonal and impersonal trust (or according to histerminiology interaction- and institution-based trust). Recently, Vanhala et al. (2011) conducted a comprehensive study on impersonal characteristics of trust and differentiate it from other kinds of trust. The discussion of the next section has been presented on impersonal trust.

#### **2.4.1 Definition and Dimensions of Impersonal Trust**

Earlier literatures sort out various kinds of trust within the organizations and most of the time differences are made grounded on the characteristics of trustee such as one may have trust in certain person, institutions or organized systems (e.g. Bachmann, 2011; Bachmann & Inkpen, 2011; Maguire & Phillips, 2008). This study particularly considers

organizational trust from an impersonal perspective (McKnight, Choudhury, & Kacmar, 2002) which is represented as a distinct employee's attitude on the basis of their understanding and assessment of their work organization, which in such a way carry out on the individual level.

Generally, impersonal trust has been observed as the assessment of organization's trustworthiness realized by the employees. It relates with employees' confidence that employers will conduct the operation that are helpful, or at least not harmful to him or her. It also associated with confidence in role allocations, continuing reliability of the systems, and image of the organization (Atkinson & Butcher, 2003; Gillespie & Dietz, 2009; Maguire & Phillips, 2008; Tan & Tan, 2000). Therefore, impersonal trust indicates trust in organizational factors which is impersonal in nature like top management, vision and strategy, the management capability and group goals, commercial competence, fair processes and structures, justice, roles, HRM policies as well as reputation and technology (Costigan, Iiter, & Berman, 1998; Kosonen, Blomqvist, & Ellonen, 2008; McCauley & Kuhnert, 1992).

In their recent study, Vanhala et al. (2011) defined impersonal trust as the employee's expectations about his or her employing organization's fairness and capability where they represent capability and fairness as two dimensions of impersonal trust. As per their study, capability refers to the organization's effectiveness perceived by employees in terms of the organization's sustainability and competitiveness, organization of the work, top management and technological reliability. In addition to that fairness indicates the

employee's perception of fairness relating to fair act in the principles of organization, HRM practices and communication.

McKnight, Cummings, and Chervany (1998) identified impersonal trust together with the dimension of situation normality and structural assurance. Situation normality is defined as the perception that one can be successful if a normal situation exists where structural assurance refers to the assumption that success is expected as the related conditions like contracts, promises, guarantees and regulations are in proper order. Beside this, Zucker (1986) distinguish institution-based trust from character- and process-based trust, which might be created on authorization, assurance and certification. In case of decision to trust upper level management most of the employees rely on result of its action (Costigan et al., 1998).

Within the organization, impersonal trust generated from many sources. For example, Gillespie and Dietz (2009) argued that employees in the organization may built impersonal trust by observing the behavior of notably observable role models such as upper management. Regarding this Costigan et al. (1998) stated that, in case of most of the employees the judgment to trust the upper management is grounded more on its consequence and lower on direct personally gathered knowledge of their actions or character. McCauley and Kuhnert (1992) supported this argument and stated that, trust between management and employees are not interpersonal in form. Blomqvist (1997) argued that trust in an organization and trust in a person are two distinct things, and first one is based more on rules, roles and formed affiliation inside the organization.

Therefore, employees also observe the work setting of organization to appraise their management and decide whether they should trust it or not. Indeed, trust to organization largely depends on the system by which an organization operates or on a specific reliable means of behaving (Gillespie & Dietz, 2009).

For managing organization effectively, impersonal trust is the most pertinent types of trust compare to interpersonal trust. In the contemporary service organization which depends on employees' behavior as a main resource, evolution of interpersonal trust is highly challenging because of globalization and virtualization. On the other hand, supervisors and managers play the dual role with the employees like, working as experts and as supervisor (Alvesson, 2004) which leads the employees to not have a shared past or future with them (Axelrod, 1984). These organizational settings left fewer opportunities for interpersonal trust to evolve. Consequently, trust among employees and their supervisor become very fragile and thin and employees are being less trusting (Schoorman, Mayer, & Davis, 2007). Thus, organization cannot depends only on the trust between two person.

As the operational environment of organization is rapidly changing, dispersed and complex and evolution of interpersonal trust is difficult, organization might be benefited by fostering impersonal form of trust. When an employee being able to trust the organization can see his/her future in it even if he/she may not trust the supervisor or manager. If employees could trust their organization directly without knowing any personalized information regarding the key decision maker and actor it would be more

helpful for the organization (Kramer, 1999). Due to these significances, there is increasing interest of impersonal trust as organization need the trust more than ever for improving performance.

#### **2.4.2 HRM Practices and Impersonal Trust**

A number of studies recognized that employees trust is an important factor that influence organizations effectiveness, efficiency and performance (Dirks & Ferrin, 2002; Lewicki, McAllister, & Bies, 1998; Mayer et al., 1995). In the previous literatures number of researchers emphasizes on means of enhancing and fostering trust in organization (Dolan & Garcia, 2002; McKnight et al., 1998). Some scholars (e.g. Gould-Williams, 2003; Whitener, 1997), argued that human resource management practices are organizational activities that increase trust in organization.

It is perceived that, if the work organization shows support and benevolence through good practices of HRM employees will be inclined to communicate by trusting organization more (Gould-Williams & Davies, 2005; Tzafrir, 2005; Tzafrir, Harel, Baruch, & Dolan, 2004). HRM practices should be designed in a way that generates a form of mutual reciprocity, which in turn will produce trust of employee's in their work organization. Moreover, HRM practices affect the whole organization, and one of its important upcoming challenge is to develop a positive chain of trust within organization (Tzafrir et al., 2004).



Gould-Williams (2003) identified the positive influence of HRM practices on both impersonal trust and interpersonal trust. In addition to that, Whitener (1997) argued that organizations HRM practices provide message to its employees about organizations support to them in a manner that, HRM practices influence skills or inspiration and they communicate support and commitment to enhance trust. For example, Guest and Conway (2001) pointed out that, employees' perceptions of HRM practices create feelings of fairness which therefore leads employees to trust the management in a superior way. More importantly, McCauley and Kuhnert (1992) identified the appropriateness of greater scope of HRM practices (such as job security, fair performance appraisal systems and professional- development opportunities) associated with the trust of employees'. Accordingly, Guest (1997) stated that, if employees perceive more positive and fair practices of HRM to their employment, they will be more satisfied and better will be their psychological contract. Along with the same line, Vanhala and Ahteela (2011) and Vanhala and Ritala (2016) authenticated the idea that, HRM practices is a matter of developing organizational trust which is impersonal in nature. The influence of different dimensions of HRM practices on impersonal trust are discussing below:

#### **2.4.2.1 Training and Impersonal Trust**

Training is closely associated with developing trust for a longer period of time (Tannenbaum & Davies, 1969). It is perceived that, financing in training is a manifestation of an organizations' competence and benevolence because training develop workforce competence and increase career opportunities as well as their workability



(Waterman, Waterman, & Collard, 1994). In addition to that, from exchanging point of view training is considered as the investment in employees for which they return by continuing with the organization (Tsui, Pearce, Porter, & Tripoli, 1997). Moreover, investment in formal and informal training provides an indication that, organization may be trusted to assist its employee's improvement and hence concern about them and their profession.

It has also been observed in the extensive literature that, training is positively associated with employee's trust in organization (Appelbaum et al., 2000; Whitener, 1997). Investment in training has long being considered as a trust-creation mechanism (Tzafrir et al., 2004). Therefore, some of the recent studies also found the positive association between training and employee's trust in organization (Cho & Poister, 2013; Searle et al., 2011). Vanhala and Ahteela (2011) conducted a survey in Finland by using a sample of 715 employees of ICT and forest industries. By using SEM they found the positive link between training and development practices and impersonal organizational trust. In line with the previous studies present study also expects the positive relationship between training and impersonal trust.

#### **2.4.2.2 Employment Security and Impersonal Trust**

Assurances of employment security can play a significant role for increasing employees' long-term trust to organization. Employees' perceived employment security has been found to have a direct influence on employees' attitudes as well as behaviors like

organizational commitment, job satisfaction and trust in organization (Ashford, Lee, & Bobko, 1989). Beside this, organizational efforts in ensuring a lasting job highly increase employees' trust in organization as it is a sign of organizational concern and cares towards employees (Allen et al., 2003). On the contrary, perception of job insecurity has also been identified to negatively influence trust in organization (Tyler, 2003). Therefore, Carnevale and Wechsler (1992) identified a transparent association between employment security and employees' intention regarding risk taking and developing trusting attitudes towards organization or its agents. Therefore, the outcome of job security in organization is to increase employee trust and feelings of less vulnerability.

Searle et al. (2011) conducted a survey among 787 respondents in different organizations situated in London. Result revealed that High involve work practices including job security directly influence trust where HIWP creates an atmosphere of faith which leads employees to trust the organization. In line with this Hemdi and Hamir (2007) also found job security to be positively related with organizational trust. Consistent with the other research current study also expects the positive relationship between employment security and impersonal trust.

#### **2.4.2.3 Fair Reward and Impersonal Trust**

A fair and transparent reward policy of an organization is useful for enhancing employees trust towards the organization. If an organization taking care of its employee's wellbeing they may reciprocate it by trusting the organization. Whitener (2001) conducted a study

relating trust and HRM and found that only fair reward is extensively and positively related with trust. Ferrin and Dirks (2003) conducted a study by considering use of reward structure for increasing and decreasing trust and found that reward structure has significant influence on trust. They argued that cooperative reward structure generate higher level of trust of employees while competitive reward structure reduce trust by withholding information and exchanging information inaccurately.

Mayer and Davis (1999) identified that effective reward system significantly increase trust in top management. In addition to that, Tzafrir et al. (2004) argued that reward plays a significant role for gaining employees trust in organization. Moreover, Vanhala and Ahteela (2011) argued that fair and transparent reward influence the employees' impersonal trust. They found that uniformly applied incentive system which is fair has a positive influence on employees' impersonal organizational trust. In line with the previous studies present study also expects the positive relationship between fair reward and impersonal trust.

#### **2.4.2.4 Performance Appraisal and Impersonal Trust**

Performance appraisal is considered as an interrelated system where superior deal with their subordinate to determine their expectations from them, calculate and analyze results, and provide incentive for performance, with a view to increase employee outcome (Den Hartog, Boselie, & Paauwe, 2004). The perceived fairness of this system is closely associated with higher degree of trust in organization (McCauley & Kuhnert, 1992).

Performance appraisal system which provides 360 degree feedback will create higher level of trusting environment than a system which applied random assessment criteria where judgment is given by immediate manager only. According to, Folger and Konovsky (1989) getting positive response about performance is related with higher level of trust in employers. Moreover, Mayer and Davis (1999) explored that, employees trust in senior management is enhanced through existence of better-conceived performance management system.

From then to till performance appraisal is considered as an integral part of HRM practice to increase trust. Some of the recent researchers also found performance appraisal to be positively related with organizational trust (Chiang et al., 2011; Tremblay et al., 2010; Tzafrir & Gur, 2007). In addition to that, two study conducted in Finland in ICT corporation and forestry, one by Vanhala and Ahteela (2011) and another by Vanhala and Ritala (2016) had confirmed that a fair performance appraisal work intensively in enhancing impersonal trust among employees. Consistent with the other research current study also expects the positive relationship between performance appraisal and impersonal trust.

#### **2.4.2.5 Promotion Opportunity and Impersonal Trust**

Generally, promotion refers to the gradual movement of employees from one position to immediate higher position. A number of researchers argued that promotion opportunity affect employees' impersonal trust. In overall organization, trust is influenced by how

these practices (such as job rotation and promotion opportunity) work. As Harel and Tzafrir (1999) stated that, inner labor market provides the signal that organization recognizes its people and creates chance for their advancement. Promotion opportunity also enhances the psychological relationship between employees and employer. Zeffane and Connell (2003) also recommended that, upper movement in job is the outcome of intense feelings of job security that is significantly and positively associated with trust. This movement is also considered as a message of organization's commitment towards its employees that ultimately enhance trust. Indeed, employees develop their trust through the fair treatment of internal labor market and outlook of employment that means whether there will be any promotion in the future or not. For instance, in the context of Israeli institutions, Tzafrir (2005) found that trust is higher when training and better promotion opportunities presents in organization.

Cho and Poister (2013) conducted a survey in Georgia Department of Transportation (GDOT) by using a sample of 4,508 employees. They studied three form of leadership like trust in department leadership, trust in supervisor, and, trust in leadership team and found that, career development is one of the major determinants for building trust in department leadership and it is important component of HRM that affects trust in middle level management. Similarly in the study of Vanhala and Ahteela (2011) they found that, if organization provides all of its employees a transparent career advancement and promotion opportunity it will effect positively on their impersonal trust. They also identify career opportunities to bring the highest variation (89.6 percent) in impersonal

trust. In this study researcher also expects the positive relationship between promotion opportunity and impersonal trust.

#### **2.4.3 Impersonal Trust and Service Oriented OCB**

Generally trust is lubrication that makes it more confident for organization to work. In a broader sense trust is considered as mechanism that builds it feasible for organization to run successfully and it is an interconnected way that develops and helps social systems in enhancing competencies (Gould-Williams, 2003). Some of the scholars argued that trust gives critical insights into improvement of cooperation in organization (Tyler, 2003). Employees in organization who trust their leaders highly accept organizational goals and are more strongly involved in organizational citizenship behaviors (Dirks, 2000; Kramer, 1999). With the same line, Wat and Shaffer (2005) and Wong et al. (2006) incorporated strong cooperative evidence that, organizational trust influence OCB directly. Particularly, in Chinese organization, OCB is found to be influenced by employees' trust in the organization and also by their trust in the supervisor (Wong et al., 2006).

Recently, A number of researchers (e.g. Bolino et al., 2002; Shirazi, Khodaverdian, & Naeemi, 2012; Suci, Piciorus, & Imbrisca, 2012) found that, improvement of employees' trust may be the reason of increasing their OCB. Culbert and McDonough (1986) argued that, trust is a significant factor that generates desirable work behavior. They added that, when employees perceive organizational process is not trustworthy and organization unrecognized and under rewarded their contribution then employees reduce

their percentage of OCB by showing only those activities that may be measured and considered for performance appraisal. Therefore, Nyhan (2000) recommended that, as customer contact employees deals with service consumers it is an important task for management to develop their trust. Indeed, employees desire to perform those activities that develop their trust in organization (Pascale & Athos, 1981). In this way, trust seems to be related with expected organizational outcome such as organizational citizenship behavior.

A study conducted in Tehran by Zeinabadi and Salehi (2011) among 131 principles and 652 teachers where 54% were female had confirmed that employees trust is positively related with OCB. Recently Pourkeiani and Tanabandeh (2016) conducted a survey in customs department of Iran and found organizational trust is significantly related with OCB with 95% confidence level. In addition to that, in his study Chhetri (2014) investigate the relationship between different types of trust and OCB. He identified that, cognitive trust is directly related with OCB-O and both trust directed towards management and trust directed towards supervisor is liable for the formation of OCB-O as well as OCB-I. Similarly, Singh and Srivastava (2016) test five dimensions of OCB while studying the relationship between organizational trust and OCB. They concluded that, employees who trust their organization associates themselves in demonstrating OCB in both manufacturing and service context. Consistent with the other research current study also expects the positive relationship between impersonal trust and SOCB.



#### **2.4.4 Impersonal Trust as a Mediator**

Although, Lots of study has been conducted to identify the association between HRM practices and individual employee behavior but there is a lack of research considering the connecting links from HRM practices to employee behavior. Study of several authors found no direct link between HRM practices and employee OCB (Snape & Redman, 2010). Therefore, they call for future research to identify the mechanism of the relationship through a mediator. According to Baron and Kenny (1986) if there is a non-existence of direct relationship between two variables a mediator should be added.

From the review of the literature it is evident that, different scholars use a number of mediators like as, perceived organizational support, commitment, job satisfaction, engagement (e.g. Alfes et al., 2013; Kehoe & Wright, 2013; Snape & Redman, 2010) etc. to identify the link between HRM practices and OCB where findings of their studies have been diversified. Moreover, according to Guest (1997) employee perceptions of HRM practices are directed towards the attitudinal outcomes and these attitudes guide employees toward the behavior such as OCB. In addition to that, Alfes et al. (2013) argued that, to explain the better relationship between HRM practices and OCB a mediator should be added which will presents a more comprehensive view of employee's self including actuated components. Therefore, present study is a modest attempt to propose an alternative mediator namely, impersonal trust in the link between HRM practices and employees service oriented OCB as recent studies suggests that impersonal

trust may be a major connecting mechanism in the organization that describes a broad range of behavioral outcomes (Vanhala & Ritala, 2016; Zeinabadi & Salehi, 2011).

Past studies considering impersonal trust as a mediator are very few while some researchers use organizational trust, interpersonal trust or trust as a whole. A study conducted by Guest and Conway (1999) found that trust mediates the association between HRM practices and individual employee's attitude and behavior. A comprehensive review of previous studies on HR argued that, trust in organization may be improved through the application of distinct practices of HR (Legge, 2005). These practices are needed to accept into the extra-role effort of employees by improving psychological relationship between the individual employees' and the organization. Moreover, these practices are important for forming employees' attitude and behavior (Arthur, 1994) and highly significant to labor-intensive organization (Pfeffer & Veiga, 1999).

In addition to that, while taking an attempt to discuss the mediating effect of trust in service sector Zeinabadi and Salehi (2011) found that trust mediates the association between procedural justice and employees' OCB. Similarly, a study conducted in Israeli health care organization by Tzafrir and Gur (2007) confirmed that employees trust in their manager mediates the link between employee's perceived HRM and the quality of service they provides. Findings of two recent studies also draw the attention of the researcher where one study has been conducted in both manufacturing and service sector by Singh and Srivastava (2016). They concluded that, organizational trust partially mediates the relationship between all independent variable (procedural justice,

communication and perceived organizational support,) and five dimensions of OCB. Additionally, Vanhala and Ritala (2016) also studied organizational trust as a mediator where they use organizational trust which is impersonal in nature. They found that impersonal trust partially mediates the correlation between HRM practices and organizational innovativeness from both manufacturing and service context. Therefore, in this study it is expected that impersonal trust mediates the relationship between HRM practices and SOCB.

## **2.5 Overview of Work Family Conflict**

For the last few decades work family conflict (WFC) is considered as one of the predominant areas of research in work and family field. Kahn, Wolfe, Quinn, Snoek, and Rosenthal (1964) found that work and family stress is considered as a kind of conflict which interfere one another. Still now a number of researchers emphasized on conflict inside the work role and overlooked the pattern of basis to cross role conflict. The myth of Work and family are distinct area and this concept was first challenged by Kanter (1977). According to spillover theory, work and family is influenced by each other. It indicates that family influences work and therefore work influences family. Since 1980s the term WFC is popular because of significant increase of women employees into the labor force. Greenhaus and Beutell (1985) contribute to the previous theoretical views who pointed out that work-family comprises of strain, time as well as behavior based demands. Especially, Frone, Russell, and Cooper (1992b) high light the significance of distinguishing the route of the conflict (i.e., family-work conflict or work-family

conflict). When roles of one sphere affects the roles of another, individual falls into trouble to fulfill the demand of both roles.

Basically work-family conflict supported the 'spillover' model. This indicates that when an employee perceives stress in family life, this sort of stress overflow into his/her career and also influences the numerous behaviors in organization (Kossek & Ozeki, 1998). Therefore, previous study suggested that, if work organizations have no plan to minimize the degree of WFC, it may affect the profitability, efficiency, and employees' retention in the workplace.

### **2.5.1 Definition and Dimensions of WFC**

Generally, research on WFC follows the in-role theory's scarce resource argument (Goode, 1960). It stated that, an individual has an inadequate quantity of energy and time to use. Work as well as family is ravenous institution which struggle for having more of these resources. Work-family conflict occurs due to employ more energy and time in one domain and less in another domain. As per role theory WFC is stated as a pattern of cross role conflict that take place when one sphere's role demand (work or family) interact or are inconsistent with other sphere's demand (Greenhaus & Beutell, 1985). Stress occur due to the inconsistent necessity of role and conflict is perceived as bi-directional factor where work can affect the family role (*work-to-family conflict*) and vice versa (*family-to-work conflict*) (Hammer & Thompson, 2003).

In 1980s studies of work-family conflict (e.g. Bedeian, Burke, & Moffett, 1988; Kopelman, Greenhaus, & Connolly, 1983) was based on Greenhaus and Beutell's concept of WFC which was a unidimensional construct. Therefore, WFC took into account as a "global" construct, without distinguishing between the real sources (i.e., work or family) of origin (Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005). During the year 1990s researchers (e.g. Frone, Russell, & Cooper, 1992a; Williams & Alliger, 1994) started to shift this spotlight away from the unidimensional construct to consider work-family conflict as a bi-directional construct with specific sources of conflict (e.g., conflict emerging in the work acts differently than conflict generating at home) (Frone, 2003; Hammer & Thompson, 2003). Through twenty-one years extended study, Greenhaus, Allen, and Spector (2006) enlarge the definition of WFC by involving conflict that take place when a particular role intervene individual's activities in another role. Moreover, the basis of WFC is inter-role intervention, and this conflict is also denoted as work-family intervention (Greenhaus et al., 2006). Therefore, researchers has highly recognized that inter-role conflict occur because of behavior, time as well as strain based conflicts between family and workplace (Eby et al., 2005; Voydanoff, 2005).

### **2.5.2 Gender Issue and Work-Family Conflict**

Generally as per the literature the pattern of WFC is different regarding gender. Particularly, Bolino and Turnley (2005) argued that the relationship between WFC and OCB may be distinct for male and female. Traditional role of gender pointed out that, male and female can be differentiated by how much efforts and time they spend in their

work roles and family (Gutek, Searle, & Klepa, 1991). It is important to highlight that, women are intended to focus more on their family role than their male counterpart, and facing greater family burden because of their concurrent engagement in multifarious activities as a employee, spouse, parent and daughter (Greenhaus & Beutell, 1985; Hall, 1972). The perception still exist that male are passing more time in doing their job role while female gives more attention on their family although gender roles are continuously changing (McElwain, Korabik, & Rosin, 2005). Therefore, Parasuraman and Greenhaus (1993) mentioned that women workers confront more trouble than their male counterpart in resulting and bargain away to fulfill the responsibilities of both roles.

As discussed earlier, women are intended to give enough focus on relationship than their counterpart (Gutek et al., 1991), for which they perceive more conflict between their family obligations and work setting. Therefore, they may find it difficult to involve in non-mandated behaviors in organization (Bolino & Turnley, 2005). Moreover, still it is the prime responsibility of women to take care of their household, child and elder persons. For this reason, they may feel dual pressure to involve in OCBs at workplace and at the same time provide importance to their household. Bolino and Turnley (2005) identified that, there is a negative link between individual initiative and WFC which is greater for women. With a view to preserve important resources, women employees' who perceive greater levels of conflict from these two domains, decrease their involvement in OCB. In addition to that, Beham (2011) also found FWC to be negatively associated with OCB for women but not for men.

Indeed, still today women perform the maximum duty of their household and family (Bianchi, Robinson, & Milkie, 2006; Tenbrunsel, Brett, Maoz, Stroh, & Reilly, 1995) and side by side accomplish the job duties. Therefore it is not astonishing that, women may decrease their involvement in OCB due to extreme WFC they face.

### **2.5.3 Work Family Conflict and OCB**

Historically different studies identified the different antecedents of WFC and FWC (e.g. Byron, 2005; Mesmer-Magnus & Viswesvaran, 2006). Stressors and attribute those are associated with work (e.g., overtime and overload duty) were basically predict WFC and family connected attributes (e.g., parental overload and family liabilities) were basically seen to be associated with family to work conflict (Frone, Yardley, & Markel, 1997). Therefore, work-family conflict and family-work conflict are both associated with various negative outcome in family and work life like reduced job and family satisfaction, work and family performance and increase absenteeism, stress, as well as employee turnover (Byron, 2005; Poelmans, O'Driscoll, & Beham, 2005; Stevens, Minnotte, Mannon, & Kiger, 2007).

In previous researches, little emphasis has been provided on the connection between WFC and OCB. Recently, scholars began to investigate WFC as a possible antecedent that affect employees non-mandated behavior (Bolino & Turnley, 2005; Klein et al., 2007). Interestingly, Organ (1988), in his research on discretionary behavior, argued that, conflict on work and family domain may have greater influence on extra role



performance than its effects on in-role performance. Moreover, some research identified that, employees' those are facing more role conflict in the organization will demonstrate lower levels of discretionary behavior (Tompson & Werner, 1997) while some of other research identified that, WFC may be used for increasing the levels of engagement in OCB in organization (Organ & Ryan, 1995).

Earlier, most of the empirical studies pointed out that WFC are negatively associated with employees' non-mandated behavior. Tompson and Werner (1997) mentioned that, there is significant negative relationship exist between conflict in role demands and interpersonal helping, individual initiative and personal industry while they fail to find any considerable relationship with loyalty. Especially, Tompson and Werner (1997) used an extensive idea of conflict by using a single dimension that incorporated various life spares (e.g., employee, student, parents, spouse, friend, care giver, etc.). On the other hand, Bragger et al. (2005) particularly investigated WFC as a determinant of discretionary behavior. The study explored considerable negative associations between both Work-family conflict and family-work conflict and general extra role behavior. Even though, Tompson and Werner (1997) primary research given the proof that, different magnitude of OCB are being affected in a different way through employees' role conflict but Bragger et al. (2005) study did not particularly investigate OCB with separate dimensions.

Previous Studies on professional stress and OCB argued that the association between these two variable may differ across various OCB dimensions (Beehr, Jex, Stacy, &

Murray, 2000; Jex, 1998; Rioux & Penner, 2001). Along with same line, and as per conservation of resource theory, it may be expected that employees who perceived stress from work and family sphere may reduce their engagement in particular OCBs to ignore loss spirals and to conserve their personal resources like time and energy (Hobfoll, 2001). As individuals need extra time to perform OCB it may lead them to non accomplishment of their prescribed performance (Perlow, 1977).

Beham (2011) conducted an empirical study among Spanish employees. She measure work family conflict by using two dimensions as WFC and FWC and OCB with three dimensions as OCBI, OCBO and OCBT. Structural equation modeling confirmed that, there is a considerable negative link between FWC and OCBI and OCBT. But the study failed to show any relationship of WFC with any dimension of OCB. In another study Lambert et al. (2013) found relatively similar result. Data were collected from 160 staff of a prison. They measure work family conflict by using four dimensions and research revealed that, only family-on-work conflict and strain-based conflict had negative and significant relationship with OCB where OCB had non- significant relationship with other conflict.

Contrary to this findings, Samani and Zakerfard (2010) did not found any direct association between work family conflict and OCB while they concluded that WFC affect OCB only through the mediation effect of procedural justice. Interestingly, Karam (2011) found the positive relationship between employees conflict related stress and OCB. Researcher collects information from 553 employees of 62 work groups in Middle East.

Study confirmed that, the more stress employees experienced the more likely they are to participate in positive behavior. But most of the WFC and OCB studies found the negative relationship between these two variables (e.g. Ashfaq, Tahir, Siddiqui, & Khan, 2014).

#### **2.5.4 Work Family Conflict as a Moderator**

Generally, WFC is negatively associated with OCB. A significant number of stressor and OCB research suggested that increase in conflict-related stress leads to decrease OCB of employees. For instance, it may be argued that there reveals a negative association between job stress and discretionary behavior which may take place as because of discretionary and often not officially rewarded characteristics of OCB. Chang, Johnson, and Yang (2007) recommended that when stress are excessive and expense available resources, employees may respond by decreasing OCB rather than considering task performance to reduce. Moreover, Perry (1983) argued that it is a popular maxim that employees will respond to conflict-associated stressors with shock, panic, and behavioral passivity. The stress arise from conflict may detracts employees from involving in OCB. Similarly, one may predict a generic decrease in employee engagement in organizational citizenship behaviors due to conflict related stress.

In addition to that, as per social exchange theory (Blau, 1964) employees act reciprocally and give back to those from which they receive any advantage. The fact is that if employees perceive that their organization is considering them properly, they trust the

organization and may engage in OCB. On the contrary, if employees distrust their organization, employees may reduce their engagement in OCB. Employees, who feels intervene from work into their family life because of work overload and too long working hours, may think that their organization being responsible for causing the sufferings. Therefore, they may reduce their OCB.

Many of the previous research suggest that HRM practices and impersonal trust are positively related with OCB and these variables increase the level of OCB. They suggest social exchange theory to describe the connection that when employees perceive positively about HRM practices they started to trust their organization which ultimately lead them to go beyond their in-role duty. Hence, it is assumed that, if banking sector of Bangladesh follow a good HRM practices they will be able to build employees' trust and therefore will able to enhance their employee's citizenship behavior. But as discussed earlier, employees in banking sector face a lots of stress regarding longer working hours, excessive workload, undue pressure from the management, tight deadlines for achieving targets, poor working conditions, mental depression, physiological sickness, role conflict, and lack of support from the employers (Rahman et al., 2013; Tabassum et al., 2011) which leads them to have conflict in work and family domain. Employees who have higher level of WFC try to maintain their in-role performance because of supervisors' performance evaluation. Side by side, as per conservation of resource theory when employees' perceive higher level of WFC tries to preserve their personal resources like time and energy. Consequently, they may not be motivated to go extra mile for the organization and reduce their engagement in OCB. Indeed, when Conflict is high in

organization these may work as a hindrance for impersonal trust to enhance SOCB. Therefore, WFC is supposed to moderate the relationship by reducing the positivity of impersonal trust-SOCB relationship.

Review of the previous literature concerning work family conflict and other variables as a moderator also confirmed that, these sorts of variables reduces the positivity of the previous relationship. For example, Poon (2006) examined the moderating effect of organizational politics on the relationship between employees trust in supervisor and spontaneous behavior like, helping coworkers and found perception of high level of politics works as a hindrance for trust to improve extra role behavior. Similarly, Yildiz and Öncer (2012) conducted a study in Turkey where they identified narcissism to negatively moderate the relationship between organizational trust and OCB. In addition to that, Qu and Zhao (2012) conducted a survey to identify the moderating effect of WFC on the link between life satisfaction and job satisfaction. Information was collected from 26 hotels of China where sample size was 121 sales managers. Study found that, when employees face lower conflict between work and family they carry the positive attitude from life to work organization. Therefore, as suggested by Bragger et al. (2005), the demands to fulfill family obligation and in role job duty may create difficulty for dual role employees' to involve themselves in certain behaviors beyond the stipulated behavior. Therefore, conflict from work and family domain is probably to reduce the likelihood of employees' to involve in discretionary behavior and thus it may reduce the strength of the relationship between impersonal trust and SOCB.

## **2.6 Underpinning Theory**

### **2.6.1 Social Exchange Theory (SET)**

Social exchange theory is considered as an essential theory for expressing work place behavior. This theory is explained as the mutual benefit that has been allowed between two parties such as employee and employer (Robinson, Kraatz, & Rousseau, 1994). Social exchange theory (SET) revealed from across the economy, sociology and psychology. Initially, Thibaut and Kelley (1959) developed this theory. After that, Blau (1964) provide a new avenue by differentiating social exchange from economic view. He stated that social exchange indicates the relationships that expressed undetermined future obligations. It creates an expectation for receiving some potential return for offerings which is similar to economic exchange. However, it is different from economic exchange, because the basic characteristic of social exchange is to receive the undetermined return. Moreover, this sort of exchange is not take place on a calculated basis, which indicates that, social exchange generates enduring social patterns.

According to this theory individual build interactions with other people and judge them by the application of cost-benefit analysis including the testing of options. The main idea of social exchange is, when an employee receive some benefits from a relationship he will be likely to sacrifice something to achieve those benefits. Mossholder, Settoon, and Henagan (2005) argued that, an employee who perceive to get some benefits may later feel responsibility to repay or to compensate by the loyalty and effort, positive attitudes and behaviors.

In the literature, the relationship of management and employee have been explained by number of authors (Gillis, 2008; Rice, 2009; Swift, 2007) by using social exchange theory as a foundation for describing the association between attitude, behaviors and different approaches of HRM practices with organizational outcomes. In accordance with this theory HRM practices have possibility to influence attitude and behavior of employees, which leads to increase performance (Husin et al., 2012). A number of authors in the literature have argued the fact that, HRM practices build employees attitude towards the organization and that attitude have being reflected through their behavior (Ko & Smith-Walter, 2013; Snape & Redman, 2010; Yang, 2012).

Generally, practices of HRM in organization are considered as long-lasting investment in workforce which obligates them to build positive feelings such as, trust towards the organization. As per Cropanzano and Mitchell (2005) study, trust is the result of constructive social exchanges: as employees observe that organization play roles in a way that they trust them, employees also trust the organization more. Therefore, it is expected that, if organization show generosity and support through different practices of HRM employees will be inclined to return by trusting the organization more (Gould-Williams & Davies, 2005; Tzafrir, 2005; Tzafrir et al., 2004; Whitener, Brodt, Korsgaard, & Werner, 1998). On the other hand, when employees trust their organization they are more willing to reciprocate the organization by showing positive behavior like OCB (Hassan & Semerciöz, 2010; Katou, 2013; Singh & Srivastava, 2016).



An organization's HRM practices provide long-term investment signal to its employees' which further obligates them to return with citizenship behavior (Gong et al., 2010; Sun et al., 2007). More particularly, Hannah and Iverson (2002) pointed out that, different practices of HRM are considered by workforce as an organizational commitment to them which they later reciprocated through their favorable attitudes and behavior. Employees who feel positive about institutional HRM practices display positive behavior and are less likely to switch from the organization (Alfes et al., 2013). For instance, when organization arrange training and development opportunities, provide rewards and a secure job, have a fair performance appraisal procedure and clear path of promotion, employees may trust their organization more than before and become pro-socially inspired with the feelings of responsibility and ultimately go beyond the role duties. That is, employees with higher trust may show higher levels of service oriented OCB.

#### **2.6.2 Conservation of Resource Theory (COR)**

The Conservation of Resource (COR) theory was first introduced by Stevan Hobfoll in the year 1988. This theory based on the fundamental principle that employees attempt to foster, obtain, retain, and protect resources (Hobfoll, 1989). Resources are entities that consist intrinsic or instrumental value, involving objects (e.g. owning a house) conditions (e.g. being a member of a supportive social group, engaged employment), personal resources (e.g. having necessary skills, knowledge and abilities), and energy resources (e.g. level of engagement) (Hobfoll, 1989). In case of conflict, individuals often feel a greater threat of resource loss and a greater level of actual loss of resources (Hobfoll,

2001). For instance, regarding conflict, threat and loss may arise in terms of the resources needed for work (e.g. access to internet, supplies, electricity, colleagues, customers, running water, etc), personal safety and health, family safety and health, in group security, employment and financial stability, perceive control over one's own life, perceive that life is peaceful, as well as many others. Therefore, Employees may feel conflict-related stress due to the reason of threat and scarcity of resources both at home and at work. This conflict-related stress may guide employees to stay away from further losses of resource. However, initiative to manage personal resources may influence the individual's outcome negatively.

Grandey and Cropanzano (1999), used COR theory in studying work and family interaction, and mentioned that the feelings of WFC may result in unconstructive outcomes because when employees' struggle for fulfilling both family and job roles they lose their resources. Moreover, practical studies confirmed that, WFC influence job performance negatively (Netemeyer et al., 1996). Witt and Carlson (2006) provided the argument that, COR theory is relevant for describing the negative association between work family conflict and job performance. It is important to high light that if resources of employees such as energy and time arrive at serious stage, they will enhance their endeavor to preserve these resources and reduce their discretionary performance at work.

Earlier research on WFC mainly emphasized on examining the association between employees WFC and prescribed job behavior (Frone et al., 1997) or total employee outcome (Witt & Carlson, 2006) although, Organ (1988) found that WFC have a greater

level of influence on non-mandated behavior. Therefore, employees' who perceive greater amount of conflict in work and family domain maybe dedicated to maintain their stipulated performance because it may be a component of employers' appraisal of performance. Concurrently and in line with conservation of resource theory, such individuals will be encouraged to save personal resources and thus, they may determine not to do extra work for their organizations and decrease their involvement in SOCB.

## **2.7 Conclusion**

In summary, the literature review presented in this chapter consists of several parts. The preliminary part reviews the conception of OCB in general and then service oriented OCB in particular. It is noted that, social exchange theory supplies the origin for the association between organization and employee's service behavior. The chapter then describes the dimensions, antecedents and outcomes of OCB. It also discusses the importance of OCB followed by its consequences from both individual and organizational perspectives. In second section, literature of HRM practices has been detailed out including three important basic theories and outcomes. In third part, a review of the literature regarding impersonal trust which is used as a mediator has been given. After that, there has been presented a brief literature of work family conflict which is a moderating variable in this study. Finally, two important theories used in this study as social exchange theory and conservation of resource theory have been discussed in detail.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

The previous chapter represented the existing literature related to the HRM practices and their possible impact upon employees' impersonal trust and SOCB. To put forward the research process and to comply with the research objectives this chapter focuses on the development of research framework and hypothesis. This chapter also represents the research methodology of the present study in detail followed by defining population and choosing respondents from which pertinent data has been gathered and analyzed to identify the relationship among the variables involved in the research. For achieving the objectives of the study this chapter also describes the research design, sampling technique, procedures of collecting data, questionnaire design and the use of research instruments. Finally, this chapter represents the data analysis technique to test the proposed hypotheses.

#### **3.2 Research Design**

According to Creswell (2009) research design can be defined as the systems and procedures for conducting a study which helps to make decisions from various alternatives by collecting and analyzing data. Research design can also be explained as comprehensive plan that focus the way of research completion through measurement,

sampling and collection of data regarding study variables due to test the hypothesis (Thyer, 1993). In addition to that, Kumar (1996) explains that it is a complete plan that answers the research question to the researcher.

The intention of the current study is to identify the link between HRM practices, impersonal trust and service oriented OCB with the moderating effect of work family conflict. Moreover, the nature of this research is correlational and the relevant information associated with theoretical framework has been collected and analyzed by the researcher (Cooper & Schindler, 2008). At the same time, the analysis of this study is empirical and cross-sectional in which data has been collected at one point of time (Sekaran & Bougie, 2010) by using structured questionnaire.

It is essential to ensure the quality of the questionnaire before collecting data by using it. Therefore, current study follows a three step process to gather data such as, pre-testing (to test the face and content validity), pilot study and final field survey. In this study, data related to customers' contact female employees 'perceptions' of the relationship between HRM practices, impersonal trust, work family conflict and service oriented OCB has been collected. As the study is quantitative in nature, data has been analyzed to test the hypotheses to better apprehend the relationship among the constructs identified.

### **3.3 Proposed Framework for Research**

Depending on the assessment of the result of previous literature regarding current study variables and having recommendations from previous researcher, a research model for

the present study is developed which is shown in figure 3.1. According to the literature review, it is proved that HRM practices are positively related with OCB. But the literature is mostly conflicting in nature as different authors studied the direct and indirect effect of HRM practices on OCB. Therefore, in analyzing indirect path researchers use a mediator to describe how HRM practices affect SOCB. In addition to that, most of the studies conducted on manufacturing sectors in developed countries. The present study focuses on banking sector which is a dominant service sector of Bangladesh.

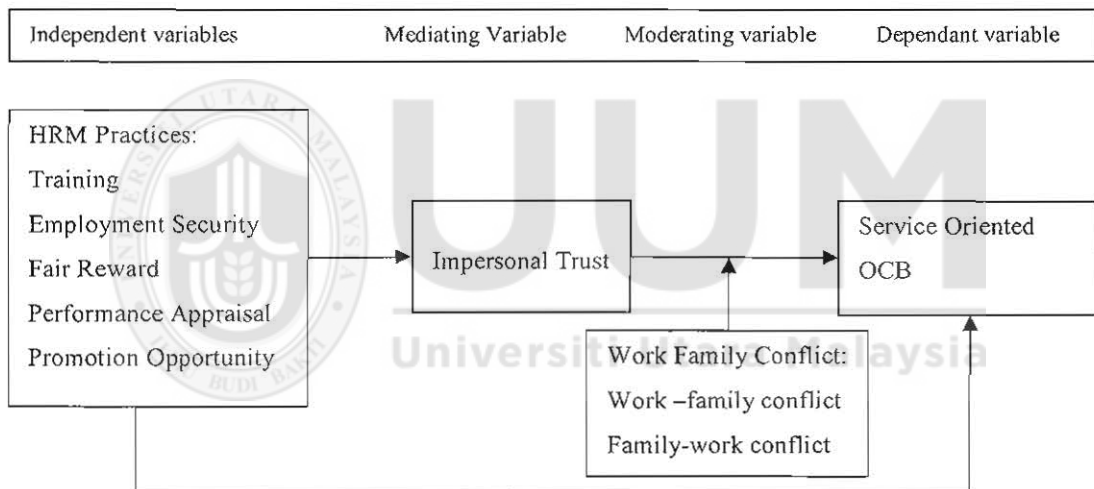


Figure 3. 1  
*Theoretical Framework*

As per the framework, service oriented OCB is considered as dependent variable. SOCB may represent the quality of services employees provide to their customers and their spontaneous participation in different affairs of the organization. Using SOCB parameters as dependant variable for measuring OCB in the framework has some implications. As per the review of the literature measuring SOCB is more appropriate for service proving

organization. As present study has been conducted in banking sector, SOCB is more suitable for this framework.

Five important HRM practices (training, promotion opportunity, performance appraisal, employment security, fair reward) as per the concept of social exchange theory (Blau, 1964) are used as independent variable to identify their impact upon SOCB. The study emphasize on both direct and indirect connection between dependent variable and independent variable. Indirect relationship has been investigated through the mediation of employee's impersonal trust in organization. According to the literature review, HRM practices that are fair will increase employees trust towards their organization and these sort of trust will further influence employees SOCB. One other variable, work family conflict is used as moderating variable with an expectation that, this variable will weaken the relationship between impersonal trust and service oriented OCB from the perspective of conservation of resource theory (Hobfoll, 1988). Therefore, to develop the conceptual model both the theory of social exchange and conservation of resource theory works together where social exchange theory discuss the relationship between HRM practices and SOCB through the mediation of impersonal trust and conservation of resource theory cover the relationship between WFC and SOCB and also describe WFC as a moderator.

### **3.4 Research Gap and Justification of the Framework**

There is a common statement that, all of the organizations require its employee's positive and pro-social behavior to run smoothly. One of the important pro-social behaviors is



OCB. Besides manufacturing organization OCB is mostly needed in service providing organization. In service organization a special form of OCB named as service oriented OCB is highly important. OCB enhance the organizational performance and increase organizational effectiveness (Podsakoff et al., 1997). It also develop the employee's reciprocity with customers that helps in keeping customer's loyalty towards the organization and decreasing customer complaints, reduce the withdrawal behaviors and employees' absenteeism in organization (Coyne & Ong, 2007; Walz & Niehoff, 2000). Employee OCB is the outcome of social exchange theory (Blau, 1964). This theory exhibits that all kind human interaction occurred through the application of cost-benefit analysis as well as the subjective evaluation of options. Mossholder et al. (2005), argued that the assumption of social exchange theory is that, a person who perceive to get profit from others might later think a responsibility to repay or compensate by showing loyalty, positive attitudes, efforts, as well as behavior.

Based on the concept of SET present study proposes five crucial HRM practices as independent variable to test their impact on OCB in private commercial banking sector of Bangladesh. Many of the previous studies use such HRM practices to show their impact upon OCB from different context as discussed earlier and find diverse relationship. In this part, proper justification for using such variables in research framework has shown briefly. According to Morrison (1996), HRM practices motivate employees to show greater degree of OCB if an exchange relationship stays between organization and employees. Earlier studies have also determined HR practices as important antecedents of SOCB (Sun et al., 2007; Zerbe et al., 1998). Most of the researcher argued that, there is a

missing link between HRM practices and OCB as they found no direct relationship between two and suggests for a mediator (Snape & Redman, 2010). Therefore, present study considers employees' impersonal trust as a mediator.

It is supported by the extensive literature that, if an organization exhibit generosity and assistance by its HRM practices employees of the organization will be inclined to pay back by trusting it higher (Gould-Williams & Davies, 2005; Tzafrir, 2005; Tzafrir et al., 2004). HRM practices can be considered to develop a rule of mutually beneficial exchange, which will further generate employees' trust towards the organization. Gould-Williams (2003) identified that good practices of HR have constructive impact on interpersonal as well as impersonal trust. On the other hand, employees who trust their work organization are more probably to accept organizational goals and are highly involved in OCB (Dirks, 2000; Kramer, 1999). A number of studies (e.g. Bolino et al., 2002; Shirazi et al., 2012) demonstrated that the improvement of employee trust may increase OCB from various context. Therefore, current study expects to have positive relationship between HRM practices and SOCB through the mediation of impersonal trust.

The study uses another important variable work family conflict as a moderating variable in between impersonal trust and OCB. Organ (1988) in his research on OCB, mentioned that WFC may have greater influence on OCBs rather than influencing in-role performance. In essence, most of the empirical research indicates WFC to be negatively associated with OCB. Bragger et al. (2005) particularly investigated WFC as an

influential antecedent of extra role behavior. This study explored considerable, negative association between work-family conflict and family-work conflict and an overall view of citizenship behavior. Although literature support the fact that, trust of employees' is positively related with OCB, the relationship may be less strong if employees face work family conflict. Where employees may trust their organization but even not go extra mile for it. Along with these supposition and conservation of resource theory, it is expected that employees who feels clash in continuing work and family roles may reduce the accomplishment of certain extra role behavior in an initiative to preserve personal assets and ignore loss of spirals (Hobfoll, 2001).

### **3.5 Hypotheses Development**

The main objective of hypotheses development is to provide the answer of research questions that arises from the objectives of the study. Based on the literature review presented in previous chapter, eighteen hypotheses have been formulated by concerning the relationship between HRM practices and service oriented OCB. The study also hypothesized the mediation effect of impersonal trust and moderation effect of work family conflict. The development of necessary hypotheses is presented in the next section.

### **3.5.1 HRM Practices and Service Oriented OCB**

Dyer and Reeves (1995) discuss the impact of HR practices by providing four sequential levels- employee, organization, market and financial, while they suggest that, practices of HR work upward and outward via these four levels and their impact instantly fall on employees attitude and behavior. Another study conducted by Bambale, Shamsudin, and Subramaniam (2011) using different HR practices found that, elements of HRM practices significantly impact employees work attitudes and behaviors including job satisfaction, commitment and eventually OCB. An extensive review of the literature presented in chapter two suggested the positive relationship between different HRM practices (training, employment security, fair reward, performance appraisal, promotion opportunity) and employees' service oriented OCB depending on which different hypotheses are presented in this section.

Proper and extensive training opportunities are essential in organization in improving employees' extra role behavior. Training provides a clear idea regarding the job duty and increase employees' efficiency to perform their in-role duty and leads them to have enough time for performing the extra-role for organization (Karatepe, Yavas, & Babakus, 2007). In addition to that, training reduces the employees' emotional exhaustion and increase satisfaction which helps employees' to behave citizenly with their customers (Babakus, Yavas, & Karatepe, 2008). The findings of some previous studies revealed that training positively and significantly increases employees service oriented behavior (Nasurdin, Ahmad, & Ling, 2014; Suan & Nasurdin, 2014; Tang & Tang, 2012).

Therefore, expecting the same result present study proposes training to be positively related with service oriented OCB and following hypothesis is proposed:

Hypothesis 1:           There is a significant positive relationship between employee perception of training and service oriented OCB.

Another important element of HRM practices is employment security which signals employees' about the organizations' long term commitment and investment to them that employees may reciprocate through positive behavior (Blau, 1964). The presence of employment security is seems like organization is recognizing the contribution of employees and are likely to continue the long term relationship with employees'(Wayne et al., 1997). Hence, employees' perceive employment security as a type of organizational support which may induce them to show service oriented behavior with customers (Liu, Huang, Wang, & Liu, 2017). Most of the previous literature revealed that employment security and OCB is positively related (Geary & Trif, 2011; Judeh, 2012; Liu et al., 2017). Therefore, in line with the previous research, current research also proposes the positive relationship between employment security and service oriented OCB and hypothesis is as follows:

Hypothesis 2:           There is a significant positive relationship between employee perception of employment security and service oriented OCB.

Organizations reward system which is strategic in nature may produce expected behavior of employees' for delivering better services to customers (Schneider & Bowen, 1993). Employee perception of fair reward indicates that employees are treated fairly by their organization (Gould-Williams, 2007) and these perception later induce them to participate in citizenship behavior (Organ, 1990). Study of Paré and Tremblay (2007) opined that fair reward practices are necessary for organization to endeavor the service behavior of its employees'. Some of the recent studies also found the significant and positive relation between fair reward and OCB (Begum, Waziri, & Sarker, 2012; Redmond, 2013). Therefore, as several studies found the positive relationship between reward and service oriented OCB from different context, present study expects the same from the context of Bangladesh and following hypothesis is proposed:

Hypothesis 3: There is a significant positive relationship between employee perception of fair reward and service oriented OCB.

The primary objective of performance appraisal is to adjust employees' behavior with the need of work environment (Austin, Villanova, Kane, & Bernardin, 1991). When employees' identify fairness in performance appraisal, greater level of trust and faith has developed in their mind which leads them to go beyond the expectation of in-role duty and show OCB (Yeh, 2011). Previous study concerning performance appraisal and SOCB identify the positive relation between these two variable (e.g. Sun et al., 2007; Tang & Tang, 2012). Therefore, in the same line with the previous research present researcher

also expects the positive association between performance appraisal and service oriented OCB and following hypothesis is proposed:

Hypothesis 4:           There is a significant positive relationship between employee perception of performance appraisal and service oriented OCB.

When employees' receive sound promotion from organization they enjoy more power at work, lower risk of termination and lower un-comfortableness (Go & Kleiner, 2001; Lazear, 1999). A healthy and fair promotion practice builds positivity in employees' mind towards the organization which employees' may return by enhancing service behavior to their customers. Number of previous studies found that organizations sound promotion policies positively improve their OCB (Begum et al., 2012; Dizgah et al., 2011; Wu & Xiao, 2014). Therefore, consistent with the previous research present research also expects the positive relationship between promotion opportunity and employee's service oriented OCB and proposed the following hypothesis:

Hypothesis 5:           There is a significant positive relationship between employee perception of promotion opportunity and service oriented OCB.

### **3.5.2 HRM Practices and Impersonal Trust**

If an organization shows support and kindness through practices and policies of HRM, employees' will be liable to communicate by trusting organization more (Gould-Williams



& Davies, 2005; Tzafrir, 2005; Tzafrir et al., 2004). Organization should design their HRM practices in a way that generates an appearance of mutual reciprocity, which in turn will produce trust of employee's in their work organization. Based on the extensive literature review of previous chapter this section presented the necessary hypotheses related to five different HRM practices and employees impersonal trust.

Investment in training is perceived by the employees as a form of organization's generosity and benevolence to them for their personal development (Waterman et al., 1994). When employees found their organization to concern about them and assist them in developing their employability they may experience a positive emotional state and in exchange they would repay by displaying greater levels of trust in organization (Hemdi & Hamir, 2007). Previous studies in the same field found the positive relationship between training and employees' trust in organization (Cho & Poister, 2013; Searle et al., 2011; Vanhala & Ahteela, 2011). Therefore, current study also expects the positive association between training and employees impersonal trust and develop following hypothesis:

Hypothesis 6:           There is a significant positive relationship between employee perception of training and impersonal trust.

Employment security works as a sign of organizational concern and care towards employees' which develop their high level of trust (Allen et al., 2003). When organization offers a secured job, employees receive a secure life with less vulnerability and are willing to trust the organization with taking high risk for it (Carnevale &

Wechsler, 1992). Some of previous researcher found the positive relationship between employment security and organizational trust (Hemdi & Hamir, 2007; Searle et al., 2011). In accordance with these researchers current study also expects a positive association between employment security and impersonal trust and proposes the following hypothesis:

Hypothesis 7:           There is a significant positive relationship between employee perception of employment security and impersonal trust

Fair reward is well known as a concern of organization for the welfare of its employees'. When organization is seen to value the performance of its employees, employees' may reciprocate the organization by trusting it more. Concern of some of previous research regarding these variables found the significant relationship between fair reward and trust in organization (Tzafrir et al., 2004; Vanhala & Ahteela, 2011). Therefore, in this study it is expected that, fair reward may increase the impersonal trust of employees and propose the following hypothesis:

Hypothesis 8:           There is a significant positive relationship between employee perception of fair reward and impersonal trust.

A fair performance appraisal system that provides 360 degree feedback may construct higher level of trusting environment rather than a system that use random assessment criteria where judgment is made by immediate supervisor only. When employees'

perceived the fairness in this system they are likely to show higher level of trust in organization (McCauley & Kuhnert, 1992). Some of previous studies also found the positive relationship between performance appraisal and employees' trust in organization (Cho & Poister, 2013; Tzafrir & Gur, 2007; Vanhala & Ahteela, 2011). Therefore, in the current research it is also expected to receive positive association between performance appraisal and impersonal trust and propose hypothesis as follows:

Hypothesis 9:           There is a significant positive relationship between employee perception of performance appraisal and impersonal trust.

Promotion opportunity provides the signal that employees' are recognized by their organization and there is a chance for their advancement with this employer (Harel & Tzafrir, 1999). When employees' receive the opportunity of promotion they believe to stay long with the organization and ultimately develop the trust level towards the organization (Zeffane & Connell, 2003). Most of the previous studies provides the ground that promotion opportunity is positively related with trust (Cho & Poister, 2013; Tzafrir, 2005; Vanhala & Ahteela, 2011). In line with these findings, present research also expects a positive relationship between promotion opportunity and impersonal trust and propose hypothesis as follows:

Hypothesis 10:        There is a significant positive relationship between employee perception of promotion opportunity and impersonal trust.

### **3.5.3 Impersonal Trust and Service Oriented OCB**

Employees' trust in organization provides critical insights towards the improvement of cooperation in organization (Tyler, 2003). Culbert and McDonough (1986) stated that, trust is an essential factor for generating desirable work behavior. Employees' who trust their organization highly recognize organizational goal as their own goal and strongly involved in achieving it and thus go extra mile for it (Dirks, 2000; Kramer, 1999). Previous studies in this field have confirmed that trust and OCB is positively correlated (Chhetri, 2014; Pourkeiani & Tanabandeh, 2016; Singh & Srivastava, 2016)

Thus, it is expected that organizational trust which is impersonal in nature would positively impact upon employees service oriented OCB in service sector and following hypothesis is proposed:

Hypothesis 11: There is a significant positive relationship between employees' impersonal trust and service oriented OCB.

### **3.5.4 Impersonal Trust as a Mediator**

As per the review of previous literature, HRM practices is expected to positively related with impersonal trust (Cho & Poister, 2013; Vanhala & Ahteela, 2011) and impersonal trust is expected to affect employees service oriented OCB (Chhetri, 2014; Singh & Srivastava, 2016). Therefore, it is a possibility that impersonal trust mediates the

association between HRM practices and employees' service oriented OCB and following hypotheses are proposed:

- Hypothesis 12: Impersonal trust mediates the relationship between employee perception of training and service oriented OCB.
- Hypothesis 13: Impersonal trust mediates the relationship between employee perception of employment security and service oriented OCB.
- Hypothesis 14: Impersonal trust mediates the relationship between employee perception of fair reward and service oriented OCB.
- Hypothesis 15: Impersonal trust mediates the relationship between employee perception of performance appraisal and service oriented OCB.
- Hypothesis 16: Impersonal trust mediates the relationship between employee perception of promotion opportunity and service oriented OCB.

### **3.5.5 Work Family Conflict as a Moderator**

At last, review of the literature stated that while improving women employees' citizenship behavior, managers must be more careful about their family and work life. Husin et al. (2012) found that women employees welcome the comfortable working environment more than men because they want to keep balance between family and work. They also added that, if the work environment is supportive they will more likely to show OCB. On the contrary, if they face work family conflict they show lower OCB. Women employees in the banking sector go through immense work pressure, long

working hours, deposit target and family bindings at the same time they suffer from work family conflict more than other professionals. This sort of conflict may detach employees from showing OCB. Therefore, work family conflict is used as moderator in the current study with an expectation that employees' having higher work family conflict may show lower OCB in the workplace and following hypotheses are proposed:

Hypothesis 17: Work family conflict significantly moderates the relationship between impersonal trust and service oriented OCB.

Hypothesis 18: Family work conflict significantly moderates the relationship between impersonal trust and service oriented OCB

### **3.6 Measurement of Variables**

The aim of the study is to investigate the association between HRM practices, impersonal trust, WFC and service oriented OCB from the context of Bangladesh. The operational definition of the study variables are already provided in chapter one that serves a clear picture regarding the scope of the research. In this section, measurement techniques and measurement items has been detailed out. To measure all of the study variables namely, HRM practices (IV), impersonal trust (mediator), work family conflict (Moderator), and service oriented OCB (DV) items are adapted from different authors based on the extensive literature review discussed in chapter two. Although, these items were developed in different culture, Clark, Grant, and Heijltjes (2000) stated that, the instruments and tools developed in specific culture are believed to be similarly effective

and applicable in different nations. In table 3.1 all of the study variables, their dimensions, number of items and their sources are provided in a summary form:

Table 3. 1  
*Summary of the Study Variables, their Dimensions and Items*

SL. No.	Variables	Dimensions	No of items	Sources	Cronbach's alpha ( $\alpha$ )
1.	Service oriented organizational citizenship behavior	Loyalty	5	Bettencourt, Gwinner, Meuter(2001)	.87
		Service delivery	6		.80
		participation	5		.82
2.	Human resource management practices	Training	5	Chuang and Liao(2010)	.92
		Employment security	5	Zacharatos et al (2005)	.70
		Fair reward	5	Pare and Tremblay (2007)	.82
		Performance appraisal	6	Chuang and Liao(2010)	.74
		Promotion opportunity	4	Delery and Doty(1996)	.64
3	Impersonal trust	Capability	11	Vanhala et al., (2011)	Above .60
		Fairness	6		Above .60
4	Work-family conflict	Work-family conflict	5	Netemeyer et al, (1996)	.88-.89
		Family-work conflict	5		.82-.90
	Total items		68		

### 3.6.1 Service Oriented OCB

The dependent variable of the study is service oriented OCB which is measured from customer contact women employee's perspective. This variable indicates how employees behave during providing services to the customers. Three dimensions of SOCB namely, loyalty, service delivery and participation are considered in this study. Basically service oriented OCB is conceptualized based on the study of Bettencourt et al. (2001). Their findings demonstrate the value of Cronbach Alpha for loyalty 0.87, service delivery 0.80 and participation 0.82. Data has been collected through structured questionnaire and employees have been responded to what extent they go for extra mile for the



organization. The study adapted 16 items for measuring this construct with its dimensions as shown in Table 3.2. Five point Likert scale is used for measuring the items which ranges from 1=strongly disagree to 5=strongly agree.

Table 3. 2  
*Service Oriented OCB and its Dimensions with Measurement Items*

Variable	Dimensions	Item Code & Items	Sources
Service oriented organizational citizenship behavior	Loyalty	Loy1: Tells outsiders this is a good place to work.	Bettencourt et al. (2001)
		Loy2: Says good things about organization to others.	
		Loy3: Generates favorable goodwill for the company.	
		Loy4: Encourages friends and family to use firm's products and services.	
		Loy5: Actively promotes the firm's products and services.	
	Service Delivery	SD1: Follows customer-service guidelines with extreme care.	Bettencourt et al. (2001)
		SD2: Conscientiously follows guidelines for customer promotions.	
		SD3: Follows up in a timely manner to customer requests and problems.	
		SD4: Performs duties with unusually few mistakes.	
		SD5: Always has a positive attitude at work.	
	Participation	SD6: Regardless of circumstances, exceptionally courteous and respectful to customers.	Bettencourt et al. (2001)
		Par1: Encourages co-workers to contribute ideas and suggestions for service improvement.	
		Par2: Contributes many ideas for customer promotions and communications.	
		Par3: Makes constructive suggestions for service improvement.	
		Par4: Frequently presents to others creative solutions to customer problems.	
		Par5: Takes home brochures to read up on products and services.	

### 3.6.2 HRM Practices

The independent variable of this study is HRM practices. The study uses five important dimensions of HRM practices as training, promotion opportunity, performance appraisal,

employment security and fair reward. First of all 5 items of training is adapted from Chuang and Liao (2010). Secondly, 5 items of employment security is adapted from Zacharatos et al. (2005). Thirdly, fair reward construct is adapted from Paré and Tremblay (2007) who use 5 items for measuring it. Fourthly, for measuring performance appraisal 6 items is adapted from Chuang and Liao (2010). Finally, 4 items of promotion opportunity is adapted from Delery and Doty (1996). These items are measured by using five-point Likert scale that ranges from 1-strongly disagree to 5-strongly agree. All of these HRM dimensions and their measurement items are shown in Table 3.3:

Table 3. 3  
*HRM Practices and its Dimensions with Measurement Items*

Variable	Dimensions	Items	Sources
Human Resource management practices	Training	TRN1: The store provides an orientation program for newcomers to learn about the company.	Chuang and Liao(2010)
		TRN2: The store continuously provides training programs.	
		TRN3: The store invests considerable time and money in training.	
		TRN4: Training is comprehensive, not limited to skill training.	
		TRN5: High quality of customer services is emphasized in training	
	Employment Security	ES1: I have work in my organization for as long as I want it.	Zacharatos et al (2005)
		ES2: If I were to lose my current position, my organization would try very hard to place me in another position elsewhere in the organization.	
		ES3: I can be sure of being employed in my organization as long as I do good work.	
		ES4: This organization provides me with retirement security.	
		ES5: I am not really sure how long I will be employed by my organization (R).	
	Fair Reward	FR1: I estimate my salary as being fair internally	Pare and Tremblay(2007)
		FR2: My salary is fair in comparison with what is offered for a similar job elsewhere	

	FR3: In my work unit, our supervisors assign mandates in a fair manner	
	FR4: In my work unit, employees consider that their compensation level adequately reflects their level of responsibility in the organization	
	FR5: The pay increases and/or bonuses I received in the last 2 years adequately reflect my recent performance evaluations	
Performance Appraisal	PA1: Performance appraisals provide employees feedback for personal development	Chuang and Liao(2010)
	PA2: Performance appraisals are based on multiple sources (self, coworkers, supervisors, customers, etc.).	
	PA3: Performance appraisals are based on objective, quantifiable results.	
	PA4: Supervisors do not get together with employees to set their personal goals. (R)	
	PA5: Satisfying customers is the most important work guideline.	
	PA6: Meeting customers' needs is emphasized in performance appraisals.	
Promotion Opportunity	PO1: Individuals in this job have clear career paths within the organization.	Delery and Doty(1996)
	PO2: Individuals in this job have very little future within this organization(R)	
	PO3: Employees' career aspirations within the company are known by their immediate supervisors	
	PO4: Employees in this job who desire promotion have more than one potential position they could be promoted to	

### 3.6.3 Impersonal Trust

Third important variable of the study is impersonal trust which is used as a mediator. The scale for measuring impersonal trust is adapted from a scale developed by Vanhala et al. (2011). Moreover, the scale is chosen because this scale considered as reliable and measured the dual dimensions of impersonal trust namely capability and fairness. The

impersonal trust component of the scale basically measures the employees' impersonal organizational trust. There are 17 items in the scale for measuring impersonal trust with its two dimensions. For measuring capability dimension eleven items are used and for fairness six items are used which is shown in Table 3.4. All of these items are measured by using five-point Likert scale which ranges from 1-very low to 5-very high.

Table 3. 4

*Impersonal Trust and its Dimensions with Measurement Items*

Variable	Dimensions	Items	sources
Impersonal Trust	Capability	Cap1:There are work practices in my organization that help us to cope with exceptional situations	Vanhala et al., (2011)
		Cap2:Our organization efficiently utilizes the expertise of its people	
		Cap3: My organization functions on such a solid base that changes in our business context do not threaten our operations	
		Cap4:Employees have a bright future with this employer	
		Cap5:Our top management has a clear vision of the future	
		Cap6:In my opinion, top management is taking my organization in the right direction.	
		Cap7:I have faith in the expertise of the top management	
		Cap8:The tools I need in my everyday work function properly	
		Cap9:I receive assistance with technical problems whenever I need it	
		Cap10:The other players in our line of business are ahead of us (R)	
		Cap11:Outsiders consider my employer to be a successful player in its field	
	Fairness	Fair1:My employer offers me opportunities to learn new skills and develop myself in my profession	
		Fair2:Skilled employees are offered more responsible positions	
		Fair3:Top management never puts their success ahead of that of the employees	
		Fair4:I never have to compromise my ethical principles in order to succeed in my organization	
		Fair5:The information I get in my organization is up-to-date	
		Fair6:Information on matters that are important to me is communicated openly in my organization	

### 3.6.4 Work Family Conflict

Work family conflict is used as a moderating variable in this study with an expectation that, it will weaken the positive relationship between impersonal trust and employee’s service oriented OCB. As work family conflict is bio-directional it has been measured by using two dimensions. Five (5) items is used to measure work-family conflict and another five (5) items for measuring family-work conflict. List of the measurement items shown in Table 3.5 which were adapted from Netemeyer et al. (1996). Respondents were answered to what extent they face work-family conflict and family-work conflict through a five-point Likert type scale that ranges from 1-strongly disagree to 5-strongly agree.

Table 3. 5  
*Work Family Conflict and its Dimensions with Measurement Items*

Variable	Dimensions	Items	sources
Work family conflict	Work-family conflict	WFC1: The demands of my work interfere with my home and family life.	Netemeyer et al, (1996)
		WFC2: The amount of time my job takes up makes it difficult to fulfill family responsibilities.	
		WFC3: Things I want to do at home do not get done because of the demands my job puts on me.	
		WFC4: My job produces strain that makes it difficult to fulfill family duties.	
		WFC5: Due to work-related duties, I have to make changes to my plans for family activities.	
	Family- work conflict	FWC1:The demands of my family or spouse/partner interfere with work-related activities	
		FWC2: I have to put off doing things at work because of demands on my time at home.	
		FWC3: Things I want to do at work don't get done because of the demands of my family or spouse/partner.	
		FWC4: My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.	
		FWC5: Family-related strain interferes with my ability to perform job-related duties.	

### **3.7 Population and Sampling**

#### **3.7.1 Study Area**

Current study emphasis on the influence of HRM practices on service oriented OCB of female employees working in different branches of private commercial banks in Bangladesh with mediating effect of impersonal trust. There are eight divisions in Bangladesh namely, Dhaka, Chittagong, Rajshahi, Khulna, Barishal, Sylhet, Rangpur and Mymensingh. The study considers the branches of 39 private commercial banks operating only in Dhaka division of Bangladesh. Dhaka is the capital of Bangladesh. It is the busiest area of Bangladesh as most of the large industries and other industries head office situated here. All of the commercial banks establish most of their branches in this division because it is the highest profitable area for banks from the viewpoint of higher financial transactions. Around 42% branches of all private commercial banks are situated in this division (Bangladesh Bank, 2015). Therefore, current study chose Dhaka division as area of study.

#### **3.7.2 Rationale for Selecting Banking Sector**

Organizations which are operating in a most competitive environment and provide services to customers are suitable for this study because it investigates employees' willingness to display service oriented organizational citizenship behavior while working in a turbulent environment. Current study chooses private commercial banks because such kind of competitive situation is prevailing here. Beside this, as a service

organizational context bank is appropriate to investigate service oriented OCB (Colquitt et al., 2009; Dimitriadis, 2007) because, OCBs are mostly needed in service providing organizations where products are not visible and competition move around services. So employees have to satisfy their customers only by the means of their service. This is possible only when employees behave citizenly. Moreover, banking sector is finance-related and the main functions of bank are associated with monetary transaction (Hanschel & Monnin, 2005; Lounsbury, 2002). Employees dealing with money are doing job in stiff situation because it is proved that employees doing job in financial institutions experience troublesome situation (Biswas & Biswas, 2010; Gyllensten, Palmer, & Farrants, 2005; Hunter & Thatcher, 2007; Wu, 2011). Furthermore, banks conducting operation in a highly competitive environment (Karatepe & Uludag, 2008; Mia & Patiar, 2001; Wai, Ching, & Rahim, 2006). Competition in the banking sector has increased due to liberalization and globalization (Ishak & Alam, 2009; Karatepe & Uludag, 2008). Private commercial banks are conducting their operation through different branches. Service providing women employees are doing work in all of those branches. Therefore, branches of private commercial banks have been selected for conducting this study.

### **3.7.3 Population**

The term population indicates the whole group of things, events or people of attention which is being examined by the researchers (Sekaran & Bougie, 2010). Properly determination of target population can avoid the mistakes of selecting appropriate sample. Cavana et al. (2001) stated that, by choosing the appropriate sample, the



researcher can reach to inference that might be generalized to the overall population concern. For this study, population comprised of customer contact women employees of 39 private commercial banks of Bangladesh (Bangladesh Bank, 2015) working in Dhaka division. There are 1681 branches of 39 private commercial banks operating in Dhaka division (Bangladesh Bank, 2015). Therefore, target population of this study is all customer contact female employees working in these 1681 branches.

In Bangladesh a very familiar dilemma is the lack of availability of a complete list of employees working in banking sector (Islam et al., 2012). The reason behind this is mainly due to the absence of enough concern of central bank. However, Islam et al. (2012) conducted a study and states that, on an average there are 27 employees working in each branch of private commercial banks in Bangladesh and women to man ratio per branch is 4:20. As per this statistics, in each branch approximately 4 customer contact women employees are working excluding manager and second manager. Therefore, the total number of customer contact women employees working in branch level in Dhaka division is approximately 6724 (Islam et al., 2012). Table 3.6 shows the detail calculation of total population. Customer contact women employees include customer service representatives, branch managers, tellers and bank officers (Kelley, 1990). However, in this study customer contact employees include all employees working in branch level except the branch manager and 2<sup>nd</sup> manager because branch manager and 2<sup>nd</sup> manager basically monitor the overall activities of branch and managing the branch performance. Moreover, they are not directly communicate with customers. Therefore, current study

excludes branch manager and 2<sup>nd</sup> manager as a respondent. Thus, population for this study is determined as 6724.

Table 3. 6

*Calculation of Total Population*

No. of employees' working in each branch	Women to men ratio	No. of women working in a branch	Total no. of women employees in 1681 branch (population size)
Total no of employee - manager and 2 <sup>nd</sup> manager = 27-2 = 25	4:20	4*25/24 = 4.16 person = 4 person (approx)	1681*4 = 6724

### 3.7.4 Sampling Technique

Multistage sampling technique is used in this study to take the sample from the population. Multistage sampling is a sampling technique where sample is selected by using multiple steps and different sampling techniques (Korb, 2012). This technique is used when ultimate respondents cannot be selected at initial stage. For this reason, different researcher use this technique while they go through two, three even four stages (Peters, Poutsma, Van der Heijden, Bakker, & Bruijn, 2014; Teclemichael Tessema & Soeters, 2006). Therefore, current study apply multistage sampling technique by using two stages: (1) selection of branches by using random sampling method and (2) selection of employee's by using purposive sampling method.

In first stage, list of branches have been used as a sampling frame as, there is an absence of overall list of customer contact female employees. In Dhaka division 1681 branches of 39 private commercial banks are operating from which 364 branches have been selected randomly by using R software. 364 is the sample size of this study because as per Krejcie

and Morgan (1970) in case of 7000 population the size of sample should be 364. In second stage, customer contact female employees have been chosen as respondents from 364 randomly selected branches by using purposive (judgmental) sampling technique. In the absence of complete list of population purposive sampling can be used because this sampling technique is appropriate for quantitative study (Etikan, Musa, & Alkassim, 2016). As per Sekaran and Bougie (2010), purposive sampling is more appropriate in case of absence of overall list of population. If, target population are pre-determined then purposive sampling can be used where the researcher can choose the respondent by applying some judgment aligned with the purpose of the study (Quansah, 2013). Therefore, current study use purposive sampling method for choosing non-managerial customer contact female employees as respondent because female employees have more OCB oriented behavior than their male counterpart (Heilman & Chen, 2005).

In this study, researcher uses some criteria of judgment (at least one year job experience, married, and graduated) for choosing customer contact women employees. Employees' who have at least one year of job experience may know the organization, its provisions, policies and practices and receive opportunities to build themselves as a citizen than those who are newly recruited. On the other hand, employees' who are married face more work family conflict and provides more priority to their personal lives over their work life (Blau, Ferber, & Winker, 1998; Mjoli, Dywili, & Dodd, 2013). At last, the study concentrates on those employees' who have completed their graduation only due to their better understanding regarding the subject matter of the research and by expecting their non-bias response followed by to reduce the non-response rate.

### **3.7.5 Unit of Analysis**

As the focal point of the study is service oriented OCB, the unit of analysis is non-managerial customer contact female employees of private commercial banks in Bangladesh. Current study evaluates a single respondent group which is customer contact female employees. Azmi (2010) and Huselid and Becker (2000) recommended the appropriateness of applying a single key informant because principle informant can give researchers more reliable and valid data than that collected from multiple group of respondents. The study choose private commercial banks as of their private management (Bangladesh Bank, 2011) and are conducting operation in a fierce competitive market (Islam & Saha, 2001; Rahman & Iqbal, 2013) as well as require proper HRM practices to achieve competitive advantage by the endeavor of people (Mahmud & Idrish, 2011; Majumder, 2012). Therefore, to collect relevant information a structured questionnaire was used among the non- managerial customer contact female employees of private commercial banks in Bangladesh.

### **3.7.6 Sample Size**

A number of authors examined what constitutes an appropriate sample size. According to Hair, Black, Babin, and Anderson (2010) the thumb rule of appropriate sample size should be minimum five times as many observation as the total number of constructs to be enunciated in the study and highly suitable size would be 10:1. Besides, Sekaran and Bougie (2010) argued that, pick 10 times the total number of variables included in the

study. Other researchers argued that, sample size should be at least 10 respondents for each parameter estimate (Schreiber, Nora, Stage, Barlow, & King, 2006). Moreover, Hoe (2008) mentioned that, the ground rule is any sample size more than 200 is enough for analyzing data. In addition to this, Krejcie and Morgan (1970) suggested in their sampling size determination table that, if population size is 7,000 sample size should be 364. Alternatively, Cohen (1992) has provided an efficient way to determine sample size by means of power analysis. This is essential because “it is important to determine the sample size necessary to achieve reasonable power” (Lowry & Gaskin, 2014, p. 133). Using a priori power analysis “the necessary sample size is computed as a function of user-specified values for the required significance level, the desired statistical power, and the to-be detected population effect size” (Faul, Erdfelder, Buchner, & Lang, 2009, p.1149). In this study, G\*Power 3.1.9.2 software (Faul, Erdfelder, Buchner & Lang, 2009) was used and a priori power analysis assuming a significance level of 0.05 and medium effect sizes (0.15) was conducted as recommended and demonstrated by Lowry and Gaskin (2014) and Hair, Hult, Ringle, and Sarstedt (2014) respectively. The result indicated that, to achieve the statistical power of 95 per cent, a minimum of 160 samples are required as shown in Figure 3.2.

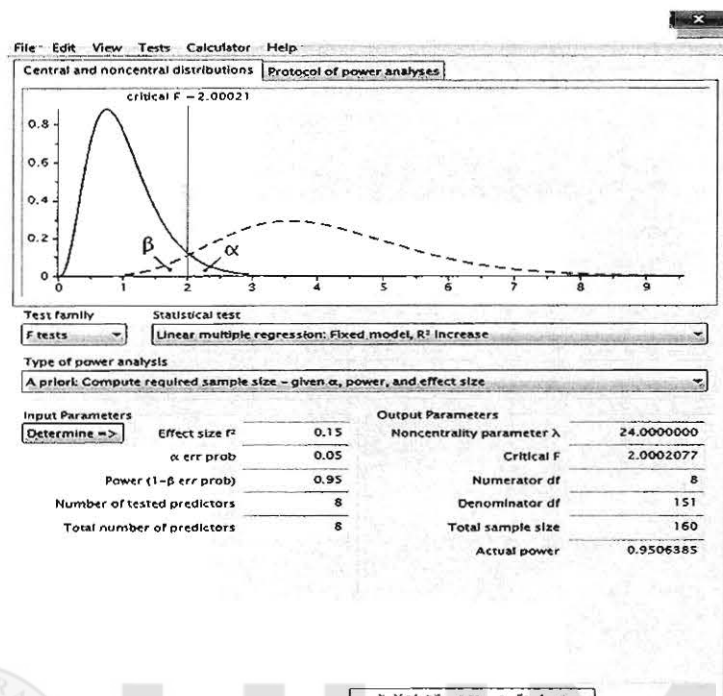


Figure 3.2

*Output of Power Analysis Using G\*Power*

Thus, the minimum sample size for this study is determined as 160. However, scholars concur that the bigger the sample size the higher the power of statistical test (Borenstein, Rothstein & Cohen, 2001; Kelley & Maxwell, 2003). As population size of the current study is 6724, therefore this study considers 364 as required sample size for more generalizing the result. However, to minimize the non-response rate and reduce the sampling error a total of 757 questionnaires were distributed. According to Alreck and Settle (1994), lower sample size generates higher tendency of error and higher sample size creates more accurate result.

### **3.8 Data Collection Procedures and Instruments**

To achieve the objectives, current study followed the survey method. According to Hair, Bush, and Ortinau (2003), survey design is highly powerful research method through which a researcher can redefine objectives and problems with primary data that are gathered from the large population through a structured questionnaire. A number of researchers (e.g. Hair et al., 2003; Zikmund, 1991) argued that, most of the management and business research use survey design method because it is highly powerful in social research (Babbie, 2015). As per the requirement of survey design method, current study develops a structured questionnaire and conducts a survey on customer contact female employees working in private commercial banks in Bangladesh to achieve the research objective. In the next sections method of designing questionnaire are discussed.

#### **3.8.1 Questionnaire Design**

Survey method is used to collect the data for this study and hence structured questionnaire is developed based on the research objective. In the current study, questionnaire is designed with the number of items those are adapted from previous studies as per the definition of study variables discussed in chapter 1. The five-point Likert scale (1= strongly disagree to 5= strongly agree and 1-very low to 5-very high) is used to collect the responses from the respondents.



Five point Likert scale is used in this study rather than considering seven- point or three-point scale. There are many reasons lying behind considering five-point Likert scale. First of all, this scale is extensively used in the research of social science (Martins & Garland, 1991). Secondly, some researchers (such as, Dawes, 2008; Sekaran & Bougie, 2010) have argued that, five point Likert scale create nearly the same precision like other scales. Thirdly, sometime a Likert scale having more than five points may create confusion among the respondents mind (Ackfeldt & Coote, 2005). In addition to that, most of the previous studies who use these items also use five point Likert scale (Payne & Webber, 2006; Sun et al., 2007; Yang, 2012). Therefore, it is more prominent to use the similar scale for better comparison.

The questionnaire consists of six sections. It starts with three screening questions (section A) with a view to select the appropriate respondents. These three questions are related with demographic information of respondents. The first question comprises with the marital status of the respondents. The second question encompasses with the educational qualification and third question presents the year of working experience in banking sector. Only respondents who answered the first question as 'married', the second question as 'graduated/more' and the third question as '1/more than 1 year' were allowed to proceed to the next section.

Section 'B' consists of demographic profile of the respondents. Demographic information includes the age, number of children, highest level of education, working experience and name of the division she is working for. Section 'C' comprises of different items related

to three dimensions of dependent variable (service oriented OCB) namely, loyalty, service delivery and participation. Section 'D' consists of the items of five dimensions of independent variable namely training, employment security, fair reward, performance appraisal and promotion opportunity. Section 'E' consists of the items of mediating variable impersonal trust and finally section 'F' consists of various items of moderating variable work family conflict. This structured questionnaire is then used for pre-testing and survey refinement.

### **3.8.2 Pre-testing and Survey Refinement**

Before conducting survey, it is necessary to test whether the survey instrument is suitable to collect information according to the requirement of the research objectives. Reynolds and Diamantopoulos (1998) stated that, pretesting is the basic part of the ultimate questionnaire development process. Along with the same line, Cooper and Schindler (2008) recognized pre-testing as a primary assessment with a view to identify probable errors in the questionnaire, sequencing of questions, and the necessary instructions. Whenever the researchers go for pre-testing, it lessens the complications that may arise from ambiguous wording and biases (Sekaran, 2006; Zikmund, 2008).

In order to conduct the pretesting of the questionnaire, current study follows a brief interview with the respondents, managers, central bankers, expert from BIBM and academicians. Before conducting survey, it is also evident from the previous studies for personal interview to test the survey questionnaire (Reynolds & Diamantopoulos, 1998).

To choose respondents for pre-testing, an interview is a vital issue (Hunt, Sparkman Jr, & Wilcox, 1982). Therefore, researcher of the current study selects two central bankers from HRM division who directly deal with the employees, two experts from BIBM which is a bankers training institution, two managers who work personally with employees, two service provider women employees of a branch and finally two university professors from business area conveniently for interview. Through this brief interview method, the researcher requested the respondents to answer the questionnaire under close observation. After completion, all the respondents who participated in interview were requested about the items and its accurateness including any other vagueness or difficulty they face. The two service provider women employees who participated for pre-testing the questionnaire were dropped from the actual sample size.

Before conducting brief interview for pretesting, all of the respondents were communicated to get their appointment according to their convenience. All the respondents were provided a set of questionnaire with the objective of the assessment of each item. In this study, researcher also provided the instructions towards the respondents to assess the questionnaire for checking clarity (words, its meaning and sentences), sequencing, correctness of the questions through which all the variables are assessed. Besides, the researcher also recorded the exact amount of time needed to complete the questionnaire which was near about 25 to 30 minutes. Finally, the respondents were requested to provide their suggestions required to be incorporated to develop the final questionnaire.

Some modifications were made as per the instructions and suggestions given by the respondents while administering a brief interview for pre-testing the questionnaire. One respondent from the BIBM, one central banker and one academician from University of Dhaka identified some ambiguity regarding wording. According to the expert opinions, the words were rephrased and substituted in the questionnaire.

According to the expert opinion in all 16 items of SO-OCB first person is used. For example, 'tell outsiders that this organization is a good place to work' were replaced by 'I tell outsiders that my organization is a good place to work'. For making the questionnaire more convenient for the respondent five items were rephrased and some extra words were used in few items. For example, 'says good things about organization to others' were rephrased and replaced by 'I present my organization positively to others'.

In 5 items of training 2 items were unchanged and rest of the items were slightly changed by using first person. In addition to that, 'my bank' is used instead of 'the store' since the study by Chuang and Liao (2010) was in the context of a store and current study is conducting in banking sector. In 5 items of employment security all the items were slightly changed and one reverse coded item made direct. In 5 item of fair reward some additional word were used and some unnecessary word were deleted to make the sentence easier for the readers. The word 'last year' is used instead of 'last two year' since the minimum work experience for the respondents of this study is one year. In 6 item of performance appraisal one reverse coded item were directed and rest of the items were slightly changed. One of the items of promotion opportunity is also directed from

reverse code and two items are slightly changed by using 'reporting boss' instead of 'supervisor' since there are no supervisors in bank. The remaining item was unchanged.

As per the suggestions of expert in 17 items of impersonal trust 4 items were remains unchanged and rest of the items were slightly changed by adding or deducting some words. One of the items was directed from reverse code as 'the other players in our line of business are ahead of us' is replaced by 'our competitors are not ahead of us'. Finally all of the items of work family conflict were slightly changed by adding or deducting some parts except two items to make them more convenient for the readers. For example 'I have to put off doing things at work because of demands on my time at home' were replaced by 'I have to leave office work because of demands on my time at home'.

After adjusting all the comments and opinions of experts the final structured questionnaire was made for data collection which is shown in appendix G. The summary of final constructs number of items, comments of the experts and action taken by the researcher are shown in Table 3.7.

Table 3. 7  
*Modified Items after Pre-testing*

Variable	Dimension	No. of Items	Comments	Action Taken
Service oriented OCB	Loyalty	5	Use first person, ambiguity in some words.	Rephrased and changed
	Service Delivery participation	6	Rephrase one item and add some more words	Rephrased and changed
		5	Two item should change, ambiguity in some words	Rephrased and changed
HRM Practices	Training	5	Change some words otherwise clear and measurable	Changed
	Employment Security	5	Reverse one item otherwise clear and measurable	Reversed and made direct

	Fair Reward	5	Add and delete some words	Added and deleted
	Performance Appraisal	6	One item should be reversed and rephrase another item	Reversed and rephrased
	Promotion Opportunity	4	One item should be reversed otherwise clear and measurable	Reversed and made direct
Impersonal Trust	Capability	11	One item should be reversed, ambiguity in some words.	Reversed and rephrased
	Fairness	6	Clear and understandable	
Work Family conflict	Work-family conflict	5	Rephrase some words	Rephrased
	Family-work conflict	5	Change some word otherwise clear and understandable	Changed
Total		68		

### 3.9 Data Collection for Pilot Study and Analysis

In order to improve the accurateness and efficiency of final research pilot study is concerned as a preliminary step of a research. Pilot study is mainly conducted by the researcher in order to examine the feasibility of the model that is proposed for final study (Leon, Davis, & Kraemer, 2011). Hence, it may also be denoted as a miniature of whole study or an experimental run for full study (Polit, Beck, & Hungler, 2001). For determining the suitable sample size of pilot study there is no stipulated rule. However, few criteria have been recommended by some researcher in order to determine the sample size. According to the study of Baker (1994) for pilot study it is enough to use 10-20% data of the main study. On the other hand some researchers don't comply with the calculation of formal sample size for such study (Billingham, Whitehead, & Julious, 2013). With the same line, Thabane et al. (2010) argued that, the size of sample determined for pilot study should adequately reflect the population rather than reflecting the number of sample. Besides Van Belle (2011) suggested to use minimum 12 sample

for such study. In addition to that, some previous researcher recommended to use 10-40 sample for conducting such study (Hertzog, 2008; Julious, 2005).

Present study used 35 samples for pilot study those are selected conveniently from 13 districts of Dhaka division. This sample size constitutes all levels of customer contact women employees excluding manager and second manager. As per the previous discussion, this sample size is sufficient to conduct pilot study and also represents the entire population. Although, this types of survey never provides the assurance of ultimate survey but it helps the future study by predicting some probable results. From this types of survey researcher may have a number of advantages namely, research design, viability of outcomes, effectiveness of sampling techniques and frame, research planning etc. While conducting quantitative research researchers in social science argued that, data using for pilot study should be excluded from the main study sample (Peat, Mellis, & Williams, 2002). The actual reason behind this is, if any problem occurs in pilot study and required modifications then it would affect the main study. Therefore, current study excludes this 35 sample from main study while testing hypotheses.

To calculate the reliability of a measurement scale three basic methods are used namely test-retest, alternative forms and internal consistence (Peter, 1979). However, this study considers the third method 'internal consistence' to calculate the reliability of scale. For instance, to measure the internal consistency of the constructs values of Cronbach's alpha are calculated. According to Schwaninger, Vogel, Hofer, and Schiele (2006) Cronbach's



alpha specifies the ability of a set of variables to measure a single uni-dimensional latent construct. For measuring the reliability of all scales current study uses SPSS version 22.

Researcher of the study measured the corrected item-scale correlations and explains the effect on Cronbach’s alpha when individual items were removed with a view to assess the relationships between all items and their conceived scales. A smaller alpha value indicates that, each item do not provides good contribution to the overall scale (Nunnally & Bernstein, 1994). Therefore, present study considers a Cronbach’s alpha value equal to or greater than 0.70. All the variables’ Cronbach’s alpha coefficient of the study is greater than 0.70 without deleting any items and thus it confirms that the scales are reliable. Cronbach’s alpha values of all variables are shown in Table 3.8

Table 3. 8  
*Cronbach’s Alpha of the Study Variables*

SL no.	Construct	Items	Cornbach’s Alpha
1	Training	5	0.723
2	Employment Security	5	0.704
3	Fair Reward	5	0.729
4	Performance Appraisal	6	0.861
5	Promotion opportunity	4	0.753
6	Capability	11	0.815
7	Fairness	6	0.736
8	Work family conflict	5	0.832
9	Family work conflict	5	0.789
10	Loyalty	5	0.741
11	Service Delivery	6	0.859
12	Participation	5	0.726

### 3.10 Data Collection Procedures

After completing pilot study, survey was conducted among employees’ of private commercial banks through structured questionnaire. As discussed earlier, the unit of

analysis is non-managerial women employees working in the branch level. Researchers may use different methods for survey namely survey through email, mail, telephone, face-to-face interview etc. Mail survey is a commonly used survey method followed by different researchers when they opt to collect huge amount of information from a large population group by using structured questionnaire (Shariff, 2003). However, without any personal benefits respondents may not eager to give the answer of the questions if it is complex and too long (Cooper & Schindler, 2001). Regarding this study respondent may take greater amount of time than usual. In this case, respondents are women employees working in bank who are very busy in their office and home as well and do not get enough time to visit email frequently. Many of the respondents even do not have email address. Therefore, survey through email method is not suitable for this study.

It is very expensive to survey through telephone and it is not suitable when questionnaire is too long. Most of the time respondents may give wrong answer if they unable to hear exactly what the interviewer ask. On the other hand, researcher can gather data directly from the target respondents through face to face interview with questionnaire. In this way researchers can assure the accurate information and can clarify any confusion faced by the respondents. But in banking sector of Bangladesh employees passes their office hour in a tight schedule by doing their stipulated work activities. Researcher found it difficult to manage their convenient time for interview.

Therefore, to complete the survey the study followed drop off-pick up (DOPU) method as it seems most applicable method to collect data from bankers. DOPU method is useful

because it is committed for decreasing non-coverage error as well as possible sample biasness without losing the response rates (Steele et al., 2001). This method is more convenient to collect the answer of entire questionnaire when questionnaire is too long. Besides, researchers can explain any inquire of the respondents regarding any item where they need further clarification (Clark & Finley, 2007). On the other hand, this method reduces the interviewer bias effect and it allows the respondents to fill up the questionnaire alone in their convenient time (Allred & Ross-Davis, 2011). In addition to that, following this method researcher may not have to hamper the daily activities of the participants and can persuades them to take part in survey in order to receive their earnest opinions (Sekaran & Bougie, 2010).

Researcher collected data personally from respondents from most of the areas of Dhaka division. For collecting data from remote areas of Dhaka division, two enumerators were appointed from 'Bangladesh Institute of Bank Management (BIBM)' which is a renowned bankers training institute in Bangladesh. These enumerators went to the branches located in remote areas of Dhaka division under the close supervision of researcher. Before conducting the study, the enumerators were provided with a basic training in order to make them understand the questionnaire.

In order to collect data from the respondents, researcher sends a written request seeking permission to carry out this study which was submitted to the authority through the Human Resource Department (HRD) of the particular organization. The request involved a brief explanation of the research, the procedure for the distribution and collection of the

completed questionnaires, and the approximate time frame in which the survey would be carried out. After receiving the written permission from authority the researcher and the enumerator appointed by the researcher went to each 364 branches for collecting data personally.

Although, the branches of the bank were selected randomly the employees couldn't be selected randomly due to lack of complete women employee's list as discussed earlier. Therefore, the researcher had to go through using purposive sampling in this stage where three judgmental criteria were used to select the service providing women employees from branches. To achieve the objective at first, researcher had to meet with the branch manager with the written permission of head office and seek his kind permission and help in order to meet with the women employees. Immediately after taking the permission researcher rushed to those respondents who fall within the judgmental criteria and distributed the questionnaire among all of them.

Following this procedure a total of 757 questionnaires were distributed in randomly selected 357 branches. In the rest of 7 branches researcher do not found any women employees. The respondents were given one week to complete the questionnaire and requested to submit it to the branch manager after completion. At the end of one week phone call was made to branch managers and researcher went back to the branches to collect the questionnaire from them as per their convenient time. Thus the survey was completed after three months of starting.

### 3.11 Data Analysis Techniques

Both descriptive and inferential statistics are used in this study to analyze data. To explain the respondents' profile that existed in section B of the questionnaire, the study used descriptive statistics. Besides, different inferential statistical techniques are used to analyze data and to test hypotheses. For conducting analysis, present study considered the second-generation technique namely Structural Equation Modeling (SEM).

SEM is a statistical method which is designed to test a theoretical or conceptual model. It allows the researcher to identify previously un-identified relationships between latent variables and explore more significant insights. SEM is recognized as a multivariate technique that integrates the aspects of multiple regression and factor analysis to measures a series of interrelated dependence associations simultaneously (Hair et al., 2010; Schumacker & Lomax, 2004). SEM also incorporates several other techniques like the recursive path analysis, non-recursive econometric modeling, analysis of variance (ANOVA), analysis of covariance and classical test theory as well as principal component analysis (Holmes-Smith, 2001). In addition, it is also considered as a path analysis with latent variables for demonstrating dependency relations among multivariate data (McDonald & Ho, 2002).

It is also possible to measure the reliability, validity and the uni-dimensionality of each individual construct by using structural equation modeling (Hair, Black, Babin, Anderson, & Tatham, 2006). Moreover, SEM provides an entire test of model fit and the approximate tests of individual parameter concurrently and thus, offers the best model

fits. As per Urbach and Ahlemann (2010), SEM is the composition of interconnected model which can be measured simultaneously, which are as follows:

- a) The measurement model (outer model) that denotes the relationship between empirically observable indicators and the latent variables.
- b) The structural model (inner model) which specifies the association between latent variables.

In case of the measurement model, it is recommended by Hair et al. (2013) that a hypothesis test usually involves the structural relationships along with all the constructs and are valid or reliable only when the assessment models describe how these constructs are calculated. There are two significant issues that should be considered regarding structural model namely the sequence of constructs and their interaction which signify the hypotheses and their connection to the theory being tested (Hair et al., 2013). In case of structural model, they also suggested that the sequence of the constructs should be based on the theory, practical experiences and some logic that observed by the researcher.

### **3.12 Selecting Partial Least Square (PLS) or Covariance-based SEM (CB-SEM)**

Generally, there are two distinct types of SEM namely CB-SEM and the partial least squares SEM (PLS-SEM). The CB-SEM is also known as the covariance-based SEM and the partial least squares SEM (PLS-SEM) is also called as variance based SEM. There are a good number of ways by which these two approaches are differ from each other, for instance, regarding objectives, key statistical assumptions as well as the nature of the fit

statistic produced (Gefen et al., 2000). Hence, the selection of CB-SEM or PLS-SEM is commonly determined by the research's objective. Some ground rules or rules of thumb that can be thought-out for accepting CB-SEM or PLS-SEM are shown in Table 3.9.

Table 3. 9  
*Ground Rules of Thumb for Accepting CB-SEM or PLS-SEM*

Criteria	PLS-SEM	CB-SEM
Research Goals	When the objective of a research is anticipating main target constructs or looking key driver constructs. Also for the exploratory research or extension of an existing structural theory, select PLS-SEM.	When the purpose is theory testing or theory confirmation, or even comparison of alternative theories, select CB-SEM.
Measurement Model Specification	When formative constructs are components of the structural model, use PLS-SEM.	If error terms needs additional specification, like covariation, select CB-SEM. Formative measures can also be applied in CB-SEM for comparatively complex and limiting specification rules.
Structural Model	If the structural model consists various constructs and many indicators which is complex in nature, select PLS-SEM.	For non-recursive model select CB-SEM.
Data Characteristics and Algorithm	PLS-SEM is a better approximation of CB-SEM results for data that do not comply the criteria of CB-SEM assumptions. If the data are, to some extent, non-normal, use PLS-SEM.	If the data properly fulfill all the CB-SEM assumptions, for example, with respect to the minimum sample size and the distributional assumptions, select CB-SEM.
Sample size considerations	If the sample size is relatively low, select PLS-SEM. Minimum suggested range from 30 to 100 cases.	In case large data sets, CB-SEM and PLS-SEM results are similar. Minimum suggested range from 200 to 800.
Model Evaluation	PLS-SEM is the best option. for using latent variable scores in the subsequent analyses.	CB-SEM is the acceptable option for the research that needs a global goodness-of-fit criterion. CB-SEM is the preferred option also for testing measurement model invariance.

Source: Hair et al. (2011)

Current study used PLS-SEM as a suitable technique for analyzing data of the proposed model. There are some arguments in favor of PLS as the statistical means with a view to test SEM models like data does not require normally distributed, fewer demands regarding sample size, can apply in a complicated structural models with large number of

constructs, is appropriate for both the theory development and theory testing, particularly useful for prediction and so on (Urbach & Ahlemann, 2010). This technique is appropriate for building predictive models in the event when factors are many and highly collinear. The purpose of the current study is to predict the service oriented OCB of female employees of private commercial bank using human resources as independent variables, one mediating variable and one moderating variable and hence the model is complex. For the complicated predictive models, PLS is more appropriate because it is the confirmatory, second-generation multivariate analysis method. Moreover, Some authors (e.g., Gefen et al., 2000; Hair et al., 2011; Urbach & Ahlemann, 2010) mention that PLS is more suitable for testing complex models, especially for models including mediators, moderators or both. PLS is capable to manage reflective and decisive indicators, multicollinearity and robustness (Gefen et al., 2000). PLS provides more focus on predicting the responses rather than trying to realize the basic relationship between the variables. In addition, PLS allows researchers to analyze the association among multiple latent variables instantaneously and also considered as the only second generation technique which are well-suited to deal with measurement models that comprise both reflective and formative indicators (Chin & Newsted, 1999; Hair et al., 2010).

PLS uses a principal component techniques and PLS factors are commonly orthogonal by definition. Therefore, the measurement drive will be relatively robust even when there is multicollinearity exists in the data (Cassel, Hackl, & Westlund, 1999). In addition, PLS-SEM is well known to be robust when applied on highly skewed, ordinal, nominal and ratio scale variables (Reinartz, Haenlein, & Henseler, 2009). Besides, in PLS the



projecting capability of the constructs is maximized and it reports the efficiency of the individual scale items (Eikebrokk & Olsen, 2007).

### **3.13 Reflective and Formative Measurement Models**

The measurement models that is explained by the measurement theory specifies how the latent variables are assessed (Hair et al., 2013). The measurement model is made through the measurements under variables. To measure unobservable variables, in general, there are two distinct techniques exists namely the reflective and the formative measurement. According to Henseler, Ringle, and Sinkovics (2009) the measurement model or outer model is more specifically defended on the relationship between latent variables and their indicators. In case of SEM, all the indicators of the measurement model are considered as either formative or reflective indicators. Since the correct measurement is required to derive some important relationships in the structural model, according to the argument of the researchers, it is necessary to differentiate between reflective and formative measure (Coltman, Devinney, Midgley, & Venaik, 2008).

Reflective indicators represent the construct through reflect, effect or cause the latent variables (Hair et al., 2011; Urbach & Ahlemann, 2010). Reflective indicators measure the same underlying concept and for this it considers as the uni-dimensionally correlated to change any latent variable, all the reflective indicators staying in the latent variable will change as per the change of latent variable (Urbach & Ahlemann, 2010). Regarding

the SEM model, a latent variable that holds reflective indicators is shown by the arrow from the latent variable to the indicators.

On the other hand, formative indicators represent different dimension on the latent construct that cause or make the latent construct (Chin, 1998; Gefen et al., 2000). Formative model does not presume that all the measures are caused by a single underlying construct, rather all measures have an effect on a single construct and thus it differs from reflective model, (Jarvis, MacKenzie, & Podsakoff, 2003). Thus, the indicators do not necessary to be correlated (Gefen et al., 2000) which essentially means that increase in one indicator does not necessary to go with other indicators of the construct (Chin & Newsted, 1999). In the current study all the constructs are modeled as reflective measurement models. From some previous studies these constructs were adapted (see section 3.3) that have gone through a laborious scale development process that focus on the items inter-correlations, common variance, uni-dimensionality, and internal consistency and accordingly represent all the features of reflective measurement model (Diamantopoulos & Siguaw, 2006).

### **3.14 Higher Order Model (HOM)**

Higher order construct permits more theoretical parsimony and reduce model complexity (MacKenzie, Podsakoff, & Jarvis, 2005; Wetzels, Odekerken-Schröder, & Van Oppen, 2009). Hair et al. (2013) mentioned that a model is considered as a complex model when it consists more than 50 items and 7 variables. In the structural model, researcher can

minimize the number of relationships through the higher order construct that help to make the PLS path model very easier and parsimonious and can reduce the complexities when constructs are highly correlated (Hair et al., 2013). Higher order model can be either formative or reflective. Formative type indicates the accumulation of individual views into a single summary representation while reflective type refers an overall attitude where each of the dimensions reflects discrete attitudinal dimensions (Chin & Gopal, 1995). As per the argument of Coltman et al. (2008) in the reflective model all the items indicates a common theme and hence any addition or dropping of an item does not change the theoretical purview of the construct.

Hair et al. (2013) explains the four main types of hierarchical order model namely reflective-reflective type I, reflective-formative type II, formative-reflective type III, and formative-formative type IV. In the current study framework, two latent variables impersonal trust (mediating variable) and SOCB (dependent variable) formed second order construct and demonstrate the reflective-reflective type I of hierarchical order model. The entire first order construct communicate the common themes to the second order construct. Moreover, the deletion of any first order construct will not alter the meaning of the second order. In case PLS-SEM, higher order model can be created by three main approaches namely repeated indicator approach, hybrid approach and two-stage approach (Becker, Klein, & Wetzels, 2012). The current study follows the reflective-reflective higher order model and applied repeated indicator approach to demonstrate higher order relationship as recommended by Hair et al. (2013). In this

technique second order construct provides all the manifest variables of the underlying lower-order latent variable (Lohmöller, 1989).

### **3.15 Evaluation of PLS Path Model Results**

There are two step process for measuring and interpreting PLS model such as the assessment of measurement model and the structural model (Hair et al., 2011). The detail criteria of the assessment of measurement model and the structural model describes in the following sub-section.

#### **3.15.1 Assessment of the Measurement Model**

Through determining the reliability and validity of the measurement items the measurement model can be evaluated. Four different standards should be considered in the evaluation process of measurement model for determining the validity of the measurement model. These four standards are investigated under two validity measurements such as convergent validity and discriminant validity (Hair et al., 2011; Henseler et al., 2009). For convergent validity measure the indicator reliability, Average Variance Extracted (AVE) and Composite Reliability (CR) and for discriminant validity determine the Fornell- Larcker criterion and/or cross loadings.

Convergent validity refers to the extent where scores of one scale correlates with scores of another scales that are designed to calculate the same construct factor loading (Cooper

& Schindler, 2008). According to Hair et al. (2013), convergent validity indicates the degree where multiple items estimating the same construct should converge or distribute a higher proportion of variance in common. The convergent validity was measured through the factor loadings as well as composite reliability and average variance extracted (AVE). Afterwards, the square root of the AVE was calculated to measure the discriminant validity.

To evaluate the quality of formative measures, Hair et al. (2011) has been recommended the assessment of indicators' weights that involves the investigation of significance. In addition, Variance Inflation Factor (VIF) should also be tested to assess the level of multicollinearity since indicators' information may become excessive for high level of multicollinearity (Hair et al., 2011). In order to determine the multicollinearity in PLS-SEM, the cut-off value for VIF is suggested as 5 (Hair et al., 2011). Whenever the value of VIF surpasses 5, it denotes the presence of multicollinearity and hence it is recommended to drop the indicator to make the VIF accepted.

### **3.15.2 Assessment of Structural Model**

After confirming the correctness of the measures, it is necessary to show evidences that support the theoretical model as depicted by the structural part of the model (Chin, 2010). According to Duarte and Raposo (2010) structural model describes the relationship between latent variables hypothesized in the research model. Alike the measurement model, researcher requires to fulfill the various criteria for investigating the structural

model. The main evaluation criteria for structural model are the coefficient of determination ( $R^2$ ) as well as the level of significance of the path coefficients, standard error, t-value and p-value (Hair et al., 2011; Henseler et al., 2009). As the main objective of SEM-PLS is to describe the endogenous latent variance, the vital goal is to achieve the higher  $R^2$ . Decision for whether the hypothesis is supported or not supported was depended on the path coefficient value and p-values. T-value higher than 1.65 and p-value smaller than 0.05 were considered significant and supported respectively.

The hypothesized relationship among the constructs was shown through path coefficients (Hair et al., 2013). In the structural model, the single path coefficients can be calculated as standardized beta coefficients of Ordinary Least Squares (OLS) regression. When the paths that are insignificant or show opposite sign of the hypothesized direction are deemed not supportive of the given hypothesis in the study (Hair et al., 2011). The path coefficients have standardized values ranges from -1 and +1. Estimated path coefficients near to +1 specifies strong positive relationship and value close to -1 demonstrate the opposite (Hair et al., 2013).

### **3.16 Testing Mediation in PLS**

According to Iacobucci, Saldanha, and Deng (2007) mediator can be stated as an intervening variable by which an independent variable is supposed to have an impact on a dependent variable. From this extent, mediation effect of this study was examined as per the suggestion of Preacher and Hayes (2008) and Hayes (2009) although, the basic

approach provided by Baron and Kenny (1986) were broadly used for examining the empirical evidence. There are some pitfalls associated with the Baron and Kenny (1986) approach. In order to assess the mediation effect, Baron and Kenny (1986) simplify that variable functions as mediator only when it satisfy four necessary conditions. In addition to that, it also suffers from low statistical power in most of the cases (Zhao, Lynch, & Chen, 2010).

In addition to that, full and partial mediation concept is rooted in Baron and Kenny's method. However, the current literature on mediation advocates that full and partial mediation concepts have little value and should be abandoned (Hayes, 2013; Hayes & Rockwood, 2016). Full mediation indicates that a researcher has completely describe the process by which  $X$  influences  $Y$  and no additional research is needed to search for further mediators (Hayes & Rockwood, 2016). The reality is that to claim full mediation, one would have to have confidently measured all possible mediators and suppressors without error. Nevertheless, measuring variables without error in social science and business research is practically impossible. Hence, 'one cannot ever claim to have established full mediation' (Rucker, Preacher, Tormala, & Petty, 2011, p. 369). Similarly, the claim of partial mediation is a celebration of mis-specified model (Hayes, 2013). It indicates that something is missing in that model. When researchers claim that  $M$  partially mediates the relationship between  $X$  and  $Y$ , they are admitting that part of  $X$ 's effect on  $Y$  has not been accounted for by  $M$ . A number of researchers such as, Hayes, (2013), and Hayes & Rockwood, (2016) suggested that researchers should avoid using the terms full and

partial mediation when developing a mediation hypothesis or interpreting mediation effects.

To overcome these shortcomings researcher should rather proceed to Preacher and Hayes (2008) where they suggest bootstrapping approach for testing mediation effect. Bootstrapping makes no assumptions regarding the sample size and sampling distribution and can be used for small sample size with more confidence. It also works for simple and multiple mediator models and perfectly adjusted with PLS-SEM method with high levels of statistical power.

Generally, in SEM-PLS path models mediation can be assessed by testing the link of the direct relationship between two latent variables and the indirect relation via the possible mediating variable (path from the predictor to the mediating variable and path from the mediating variable to the endogenous variable) (Eberl, 2010). However, Preacher and Hayes (2008) suggested that if the indirect path is statistically significant it can be reported that a mediation effect exists between two relationships. Hence, a vital element of mediation is a practically and statistically significant indirect effect (Preacher & Hayes, 2004). With the nonparametric path modeling approach, a nonparametric bootstrapping procedure has been carried out to test the significance of the mediation effect as recommended by Hair et al. (2013). In PLS bootstrapping, indirect effect shows t-value higher than 1.65 and p-value smaller than 0.05 has been considered significant and supported mediation. Besides, as suggested by Preacher and Hayes (2008), the study also calculate 95% bootstrap confidence interval bias where the value of Upper Limit and



Lower Limit of all the indirect effects, should not straddle a 0 in between, indicating that there is mediation.

### **3.17 Testing Moderating Effect in PLS**

According to Baron and Kenny (1986) moderator is the variable that affects the strength and or direction of the relationship between independent and depended variable. Moderator variable can be quantitative such as level of reward or qualitative/categorical such as gender, class, race, etc. In the current study, work life conflict is the quantitative moderator. Moderating or interaction effects occur when it influences the strength of the direct impact between independent and dependent variable (Henseler & Fassott, 2010). To measure the interaction effect through PLS, two approaches can be applied namely product indicator approach and group comparison approach. For continuous variable such as Likert scale, the product indicator approach is most suitable (Chin, Marcolin, & Newsted, 2003). Through this approach, interaction term is derived by the multiplication of each item belong to moderating variable and each item belong to exogenous variable (Wilson, 2010).

On the other hand, when any of the endogenous or moderator variable does not considered as continuous variable the second approach namely group comparison is used (Henseler & Fassott, 2010). Regarding this approach, for each group the model with the direct effects is measured individually and the interaction effect is investigated by separating the model moderating effect observed by testing the differences in the model parameters (Henseler & Fassott, 2010). As per the suggestion provided by Henseler and

Fassott (2010) for the moderating effects the interaction path should be significant with a view to support the moderator hypothesis and moderating impact strength must be measured by comparing the  $R^2$  of the key effect model, e.g. model without moderating effect from  $R^2$  of the complete model, e.g. model relating to the moderating effect that is also recognized as the effect size. The current study used both the steps for measuring the moderating effects.

### **3.18 Conclusion**

This chapter formulated the detail form of instruction about research design. The research design depicted how the study will be performed through the operational variables that need to be measured, sampled, and collected with a view to test the research hypothesis. The operational measurements of the constructs have been decorated that demonstrate the number of items used and their respective sources to measure each construct. The study considered total 68 items for measuring dependent, independent, mediating and moderating variable based on the scale developed by some earlier studies. After all, some modification have made as the concentration of the contextual requirements. Since the complete list of population of the study is absent, the study consider purposive (judgmental) sampling technique and follows three steps procedures for gathering data from customer contact employees with structured questionnaire. The pre-testing of the questionnaire, pilot study, final data collection procedure and data preparation for analysis has been enunciated thoroughly. Some other necessary discussions related to SEM-PLS with its suitability to the research have also been presented to understand the concept of SEM-PLS.

## **CHAPTER FOUR**

### **RESEARCH FINDINGS**

#### **4.1 Introduction**

This chapter presents the statistical outcomes of data analysis and necessary research findings. Both descriptive and inferential statistics are used in this study for analyzing data. To fulfill this purpose the Statistical Package for Social Science (SPSS) and Structural Equation Modeling with Partial Least Squares (SEM-PLS) methods are used. In starting of the chapter procedure of data collection and response rate are being presented along with data preparation and screening process that includes Outlier identification, missing value analysis, multicollinearity and the normality test. Further, for testing common method bias Harman's single factor test is also presented. In addition to that, the details of respondents profile followed by descriptive statistics of the constructs are also shown. In the remaining section, the results of the study derived from SEM-PLS including structural model, measurement model, effects of mediator, role of moderator and the hypotheses testing are being presented.

#### **4.2 Data Collection Procedure and Response Rate**

The collection of data starts in the beginning of March, 2017; followed by a several visits for collecting the questionnaires. Thereafter, the survey ended at the end of May, 2017. In the total survey process researcher visited in the branches of private commercial banks

within the study area several times. At the first visit, the researcher or enumerator dropped off the survey questionnaire to the female employees of private commercial banks with a short description of research objectives and contents of the questionnaire. The completed questionnaires were collected in subsequent visit from March to May as discussed detailed in earlier section. The collection details and response rate are shown in Table 4.1.

Table 4. 1  
*Summary of the Response Rate*

Study area	Total no of Branch operating	Population	Target sample size	Questionnaire distributed	Questionnaire received	Response rate
Dhaka division	1681	6724	364	757	403	53.24%

Source: Calculated by the researcher

The target sample size of this study was 364 as mentioned in chapter three and the researcher distributed 757 questionnaires to reduce the non-response rate and sampling error. Out of 757 questionnaires 403 questionnaires were received within the survey period from Dhaka division as shown in Table 4.1. The response rate of this survey was 53.24%. Some of the previous research related to banking sector in Bangladesh also found medium to low response rate for example, Rahman, Abdul, Ali, Uddin, and Rahman (2017) found 58.57% response rate where Islam, Khan, Obaidullah, and Alam (2011) obtain only 14 % response rate in their study. In addition, Rahman, Amran, Ahmad, and Taghizadeh (2015) conducted a study in business sector and found the response rate as 28.7%. As per Iacobucci and Churchill (2009) and O'Sullivan and Abela

(2007) 12 to 20% response rate is acceptable. Therefore, 403 questionnaires are considered satisfactory for this study.

### **4.3 Data Preparation and Screening**

After collecting data through questionnaire, data preparation is necessary for analysis. In this purpose, the responses were checked to find out if there were any omissions, straight line response, inconsistency or ambiguity. Out of 403 received questionnaires 384 are valid whereas 19 are dropped because of missing values, outliers and inconsistent information. Regarding this Kumar, Talib, and Ramayah (2013) suggested that, in such cases invalid questionnaire should be thrown out.

#### **4.3.1 Data Coding and Detection of Entry error**

To organize the data the study use SPSS version 22. To identify the outliers a serial number was given to each case. Then, by using variable view in the SPSS all of the demographic variables were labelled. After this, all the items in the questionnaire were also coded as follows: training items are labelled as TRN1-TRN5, employment security as ES1-ES5, fair reward as FR1-FR5, performance appraisal as PA1-PA6, promotion opportunity as PO1-PO4, capability as Cap1-Cap11, fairness as Fair1-Fair6, work family conflict as WFC1-WFC5, family work conflict as FWC1-FWC5, loyalty as Loy1-Loy5, service delivery as SD1-SD6 and participation as Par1-Par5 in all separate columns respectively. The decimal, values, width, type were also finalized in accordance with data

coding and entry process demonstrated by Coakes and Steed (2009) and Green and Salkind (2010). To identify the entry error a frequency was run and for out of range entry error some errors were corrected.

#### **4.3.2 Analysis of Missing Values**

In the research method most of the analysis techniques do not allow data with missing values (Hair et al., 2010). Therefore, after gathering the filled-up questionnaires all of them were checked one by one by the researcher manually in order to identify the missing values. In addition to that, researcher again checked for missing values after inputting the data into SPSS through descriptive analysis. Then, 7 questionnaires were excluded from the total collection due to missing of some information.

First of all, from demographic variables of respondents two (2) missing values were detected. One (1) respondent do not answer in terms of number of children and another (1) in case of experience. These two might be hesitant with the judgmental criteria of this study. Other variables in this part recognize no missing values. In fair reward variable, one (1) missing was detected in item number 4(FR4). One (1) missing was identified in item number 2(PA2) of performance appraisal. In mediating variable, two (2) missing values were identified. One (1) in capability item number 4(Cap4) and one in fairness item number 3(Fair3). There was no missing detected in moderating variable work family conflict and family work conflict. Finally, in dependent variable one missing was identified in the service delivery dimension item number 3 (SD3). In the other constructs

no missing values were found. Table 4.2 illustrates the missing value analysis and the number of total missing.

Table 4. 2  
*Missing Value Analysis*

Particulars of Respondents												
N		Age	No. of Children	Education	Experience	Work Division						
	Valid	403	402	403	402	403						
	Missing	0	1	0	1	0						
Training												
N		TRN1	TRN2	TRN3	TRN4	TRN5						
	Valid	403	403	403	403	403						
	Missing	0	0	0	0	0						
Employment Security												
N		ES1	ES2	ES3	ES4	ES5						
	Valid	403	403	403	403	403						
	Missing	0	0	0	0	0						
Fair Reward												
N		FR1	FR2	FR3	FR4	FR5						
	Valid	403	403	403	402	403						
	Missing	0	0	0	1	0						
Performance Appraisal												
N		PA1	PA2	PA3	PA4	PA5	PA6					
	Valid	403	402	403	403	403	403					
	Missing	0	1	0	0	0	0					
Promotion Opportunity												
N		PO1	PO2	PO3	PO4							
	Valid	403	403	403	403							
	Missing	0	0	0	0							
Capability												
N		Cap1	Cap2	Cap3	Cap4	Cap5	Cap6	Cap7	Cap8	Cap9	Cap10	Cap11
	Valid	403	403	403	402	403	403	403	403	403	403	403
	Missing	0	0	0	1	0	0	0	0	0	0	0
Fairness												
N		Fair1	Fair2	Fair3	Fair4	Fair5	Fair6					
	Valid	403	403	402	403	403	403					

Missing	0	0	1	0	0	0
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#### Work-Family Conflict

		WFC1	WFC2	WFC3	WFC4	WFC5
N	Valid	403	403	403	403	403
	Missing	0	0	0	0	0

#### Family-Work Conflict

		FWC1	FWC2	FWC3	FWC4	FWC5
N	Valid	403	403	403	403	403
	Missing	0	0	0	0	0

#### Loyalty

		Loy1	Loy2	Loy3	Loy4	Loy5
N	Valid	403	403	403	403	403
	Missing	0	0	0	0	0

#### Service Delivery

		SD1	SD2	SD3	SD4	SD5	SD6
N	Valid	403	403	402	403	403	403
	Missing	0	0	1	0	0	0

#### Participation

		Par1	Par2	Par3	Par4	Par5
N	Valid	403	403	403	403	403
	Missing	0	0	0	0	0

Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, Cap = Capability, Fair = Fairness, WFC = Work Family Conflict, FWC = Family Work Conflict, Loy = Loyalty, SD = Service Delivery, Par = Participation.

Missing values should be removed from other values because it creates problems if the entire value of missing is more than 10% (Cohen, Cohen, West, & Aiken, 1983). In present study, 7 missing values are identified which is only 1.74 percent and negligible. As the study collected more responses (403) than the total sample size (364) these 7 questionnaires were excluded from final data set and remaining 396 cases were retained for further analysis.



### 4.3.3 Identification of Outliers

An outlier is a particular inspection point which is isolated from other observations. When some cases shows extreme scores which are significantly far away from other respondents outliers are said to take place. In analyzing statistical data, outcomes are adversely affected by outliers (Hair et al., 2014; Iacobucci & Churchill, 2009; Kumar et al., 2013). Current study measured the Mahalanobis Distance ( $D^2$ ) approach to find out outliers among several other practices of detecting univariate and multivariate outliers (Pallant, 2011; Tabachnick & Fidell, 2007). This approach assesses the position of each observation and compares it with the center of all observations on a set of variables (Hair, Tatham, Anderson, & Black, 2007).

SPSS version 22 has been used in this study to generate the Mahal distance and then followed the linear regression parameters. SPSS generates a new column in the data set named as 'MAH\_1' for each case, which was compared with the values of Chi square. The rule of thumb is the maximum value of Mahalanobis distance should not go beyond the value of critical Chi –squared with degrees of freedom equivalent to the number of predictors and  $\alpha=0.001$ ; if not outliers may remain with the data and makes problem (Pallant, 2011). Chi square table is used in this study to find out the Chi square value. The residual statistics from SPSS output are shown in Table 4.3.

Table 4. 3

*Residuals Statistics<sup>a</sup> from SPSS Output for Testing the Mahalanobis Distance*

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.6000	5.2680	4.2773	.41646	396
Std. Predicted Value	-4.028	2.379	.000	1.000	396
Standard Error of Predicted Value	.104	.255	.140	.023	396
Adjusted Predicted Value	2.5999	5.3212	4.2764	.42149	396
Residual	-1.15377	1.29577	.00000	.36076	396
Std. Residual	-2.980	3.347	.000	.932	396
Stud. Residual	-3.185	3.619	.001	1.005	396
Deleted Residual	-1.31787	1.51452	.00085	.42121	396
Stud. Deleted Residual	-3.229	3.684	.001	1.009	396
Mahal. Distance	<b>27.299</b>	<b>170.058</b>	<b>51.869</b>	<b>20.034</b>	<b>396</b>
Cook's Distance	.000	.116	.003	.008	396
Centered Leverage Value	.069	.431	.131	.051	396

a. Dependent Variable: Aloy

As per the Table 4.3, the maximum Mahal. Distance is 170.058, where the Chi square value is 91.952. According to these criteria 12 observations were found as outliers. In Table 4.4 outliers are presented with their case number. The study also calculates the probability in SPSS. Based on the criteria, a probability of less than 0.001 indicates an outlier. Therefore, in this study 12 outliers were indentified. As the sample size is enough for analysis and collected questionnaires are more than required sample size, current study dropped 12 cases and remaining 384 questionnaires were used for final analysis. Hence, in this study there is no presence of multivariate outliers in the final dataset.

Table 4. 4  
*Detection of Outlier*

Number	Observation Cases	Mahalanobis Distance(D2)	Probability
1	39	148.60414	0.000000
2	68	170.05762	0.000000
3	112	165.57309	0.000000
4	167	131.20278	0.000000
5	203	150.68857	0.000000
6	268	101.32864	0.000040
7	276	131.9709	0.000000
8	282	148.4830	0.000000
9	300	137.46788	0.000000
10	304	122.58639	0.000000
11	307	164.47012	0.000000
12	370	120.8505	0.000000

#### 4.3.4 Test of Normality

As measurement of data normality is the prior requisites for various statistical tests especially for covariance based structural equation modeling (Chin et al., 2003; Hair et al., 2007) , the normal data is the basic assumption regarding parametric testing. Normality indicates “symmetrical, bell-shaped curve, which has the greatest frequency of scores in the middle with smaller frequencies towards the extremes” (Gravetter & Wallnau, 2007, p. 48). There are several ways to assess the normality of data, for instance, boxplot, scattered plot, normal probability plots (Q-Q Plot) under graphics and statistics form, and Kolmogorov-Smirnov and Shapiro-Wilks, Skewness and Kurtosis in the statistics method are widely used (Tabachnick & Fidell, 2007). In order to assess the normality of data present study followed the procedure given by Pallant (2011).

To assess the distribution of the data two important statistical techniques were considered. As per the suggestion of Hair et al. (2007), in case of skewness and kurtosis when the z-value exceeds  $\pm 2.58$  data is not normally distributed. The z-score is determined by dividing the skewness and kurtosis' statistics by the respective standard error (Pallant, 2011). The value of skewness and kurtosis statistics and the z scores are shown in Table 4.5. From Table 4.5, it is clear that the z-values for many items (unbolded) exceed the benchmark, thereby representing that some data have deviated from normality.

Table 4. 5  
*Skewness and Kurtosis Analysis*

	Mean	Std. Deviation	Skewness			Kurtosis		
	Statistic	Statistic	Statistic	Std. Error	Z value	Statistic	Std. Error	Z value
TRN1	4.17	.767	-.657	.125	-5.278	-.002	.248	<b>-0.006</b>
TRN2	4.40	.738	-1.194	.125	-9.590	1.203	.248	4.842
TRN3	4.16	.764	-.807	.125	-6.485	.612	.248	<b>2.463</b>
TRN4	4.01	.829	-.661	.125	-5.309	.050	.248	<b>0.201</b>
TRN5	4.44	.660	-.930	.125	-7.473	.452	.248	<b>1.820</b>
ES1	3.96	1.020	-.906	.125	-7.278	.169	.248	<b>0.680</b>
ES2	3.50	1.050	-.517	.125	-4.155	-.514	.248	<b>-2.071</b>
ES3	4.07	.728	-.639	.125	-5.130	.800	.248	3.220
ES4	3.62	.943	-.573	.125	-4.604	-.403	.248	<b>-1.622</b>
ES5	3.60	.985	-.441	.125	-3.540	-.529	.248	<b>-2.128</b>
FR1	3.67	.989	-.428	.125	-3.434	-.566	.248	<b>-2.280</b>
FR2	3.29	.946	-.216	.125	-1.733	-.546	.248	<b>-2.197</b>
FR3	4.04	.862	.835	.125	6.708	4.819	.248	19.399
FR4	3.83	.904	-.750	.125	-6.026	.204	.248	<b>0.820</b>
FR5	3.65	.878	-.406	.125	-3.262	-.276	.248	<b>-1.112</b>
PA1	4.04	.826	-.888	.125	-7.132	.754	.248	3.034
PA2	3.85	.964	-.918	.125	-7.371	.454	.248	<b>1.827</b>
PA3	4.14	.804	-1.073	.125	-8.616	1.821	.248	7.330
PA4	4.27	.817	-.877	.125	-7.043	.018	.248	<b>0.074</b>
PA5	4.46	.616	-.808	.125	-6.492	.343	.248	<b>1.380</b>
PA6	4.11	.760	-.734	.125	-5.894	.520	.248	<b>2.093</b>

	Mean	Std. Deviation	Skewness	Std. Error	Z value	Kurtosis	Std. Error	Z value
	Statistic	Statistic	Statistic			Statistic		
PO1	3.58	.813	.080	.125	<b>.644</b>	-.551	.248	<b>-2.217</b>
PO2	3.83	.829	-.288	.125	<b>-2.313</b>	-.487	.248	<b>-1.961</b>
PO3	3.44	.897	-.280	.125	<b>-2.247</b>	-.258	.248	<b>-1.040</b>
PO4	3.14	.949	-.087	.125	<b>-.700</b>	.042	.248	<b>0.170</b>
Cap1	4.02	.735	-.663	.125	-5.327	.884	.248	3.561
Cap2	4.23	.785	-.884	.125	-7.100	.627	.248	<b>2.522</b>
Cap3	3.96	.772	-.480	.125	-3.854	.360	.248	<b>1.449</b>
Cap4	3.97	.761	-.528	.125	-4.243	.172	.248	<b>0.692</b>
Cap5	4.11	.719	-.382	.125	-3.065	-.327	.248	<b>-1.316</b>
Cap6	4.12	.736	-.671	.125	-5.391	.492	.248	<b>1.980</b>
Cap7	4.15	.836	-.819	.125	-6.573	.165	.248	<b>0.666</b>
Cap8	4.39	.707	-.945	.125	-7.589	.423	.248	<b>1.703</b>
Cap9	4.32	.749	-.925	.125	-7.431	.481	.248	<b>1.937</b>
Cap10	3.53	.842	-.064	.125	<b>-.515</b>	-.450	.248	<b>-1.811</b>
Cap11	3.77	.751	-.155	.125	<b>-1.245</b>	-.318	.248	<b>-1.279</b>
Fair1	4.07	.704	-.554	.125	-4.448	.765	.248	3.081
Fair2	4.21	.786	-.705	.125	-5.658	.055	.248	<b>0.222</b>
Fair3	3.92	.773	-.585	.125	-4.702	.633	.248	<b>2.547</b>
Fair4	3.96	.872	-.869	.125	-6.976	.883	.248	3.557
Fair5	4.16	.754	-.460	.125	-3.692	-.549	.248	<b>-2.212</b>
Fair6	4.18	.773	-.663	.125	-5.323	-.046	.248	<b>-0.184</b>
WFC1	3.50	1.009	-.536	.125	-4.304	-.401	.248	<b>-1.616</b>
WFC2	3.70	1.078	-.684	.125	-5.490	-.416	.248	<b>-1.675</b>
WFC3	3.60	1.163	-.580	.125	-4.657	-.704	.248	-2.836
WFC4	3.53	1.096	-.433	.125	-3.475	-.776	.248	-3.126
WFC5	3.81	1.014	-.679	.125	-5.452	-.304	.248	<b>-1.222</b>
FWC1	2.62	1.035	.522	.125	4.191	-.511	.248	<b>-2.056</b>
FWC2	2.54	1.151	.373	.125	2.994	-.913	.248	-3.674
FWC3	2.08	.925	1.197	.125	9.617	1.634	.248	6.576
FWC4	2.16	.985	.914	.125	7.342	.445	.248	<b>1.792</b>
FWC5	2.46	1.059	.581	.125	4.666	-.469	.248	<b>-1.889</b>
Loy1	4.17	.840	-1.419	.125	-11.395	2.905	.248	11.695
Loy2	4.37	.710	-.885	.125	-7.109	.303	.248	<b>1.218</b>
Loy3	4.40	.719	-1.059	.125	-8.504	.783	.248	3.153
Loy4	4.30	.762	-1.271	.125	-10.207	2.507	.248	10.091
Loy5	4.23	.766	-1.021	.125	-8.201	1.490	.248	5.999
SD1	4.19	.777	-1.016	.125	-8.159	1.495	.248	6.017
SD2	4.19	.717	-.598	.125	-4.799	.137	.248	<b>0.551</b>
SD3	4.47	.617	-.989	.125	-7.942	1.253	.248	5.043

	Mean	Std. Deviation	Skewness	Std. Error	Z value	Kurtosis	Std. Error	Z value
	Statistic	Statistic	Statistic			Statistic		
SD4	4.31	.719	-.746	.125	-5.991	.042	.248	<b>0.170</b>
SD5	4.38	.697	-.989	.125	-7.941	.920	.248	3.705
SD6	4.20	.694	-.423	.125	-3.401	-.341	.248	<b>-1.373</b>
Par1	4.15	.658	-.495	.125	-3.976	.598	.248	<b>2.408</b>
Par2	3.93	.742	-.579	.125	-4.653	.655	.248	2.635
Par3	4.02	.697	-.494	.125	-3.968	.748	.248	3.012
Par4	3.97	.742	-.417	.125	-3.352	.014	.248	<b>0.055</b>
Par5	3.33	1.020	-.255	.125	<b>-2.052</b>	-.984	.248	-3.960
Valid N (listwise)								

Current study also performs the Kolmogorov-Smirnov and Shapiro-Wilks Statistics to test data normality. As per this method, the data suffers from normality if the item(s) is/are significant at  $< 0.001$ . To calculate the statistical values for Kolmogorov-Smirnov and Shapiro-Wilks statistics, SPSS version 22 was used. Table 4.6 shows Kolmogorov-Smirnov and Shapiro-Wilks statistics. The results enunciate that, all the variables are significant at  $< 0.001$ , which is an indication of violation of assumption of normality. Therefore, based on the assessment of the data distribution by two important statistical techniques, it is concluded that the data for the current study is not normally distributed.

This study considered the PLS-SEM method for analyzing data. This methods assumption regarding the normality of data is one of the significant advantages for the researcher. PLS-SEM is considered as a soft modeling approach for its highly relaxed assumptions which are needed to fulfill the CB-SEM (Hair et al., 2011). In order to test the SEM model, as a statistical means there are some arguments in favor of PLS such as less demands regarding the sample size, data does not necessarily require normal

distribution, can be used in a complex structural model with so many constructs and so on. Hence, using the PLS-SEM overwhelmed the difficulties of normality and the results of the analysis were not hampered with such a problem.

Table 4. 6  
*Kolmogorov-Smirnov and Shapiro-Wilks Statistics*

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
TRN1	.241	384	.000	.812	384	.000
TRN2	.319	384	.000	.737	384	.000
TRN3	.272	384	.000	.798	384	.000
TRN4	.278	384	.000	.830	384	.000
TRN5	.328	384	.000	.737	384	.000
ES1	.270	384	.000	.829	384	.000
ES2	.280	384	.000	.874	384	.000
ES3	.290	384	.000	.810	384	.000
ES4	.315	384	.000	.842	384	.000
ES5	.268	384	.000	.877	384	.000
FR1	.252	384	.000	.879	384	.000
FR2	.227	384	.000	.892	384	.000
FR3	.276	384	.000	.807	384	.000
FR4	.310	384	.000	.836	384	.000
FR5	.276	384	.000	.869	384	.000
PA1	.303	384	.000	.806	384	.000
PA2	.318	384	.000	.823	384	.000
PA3	.278	384	.000	.795	384	.000
PA4	.286	384	.000	.786	384	.000
PA5	.327	384	.000	.727	384	.000
PA6	.281	384	.000	.805	384	.000
PO1	.243	384	.000	.863	384	.000
PO2	.254	384	.000	.860	384	.000
PO3	.237	384	.000	.886	384	.000
PO4	.242	384	.000	.892	384	.000
Cap1	.305	384	.000	.810	384	.000
Cap2	.251	384	.000	.798	384	.000
Cap3	.270	384	.000	.837	384	.000
Cap4	.295	384	.000	.827	384	.000
Cap5	.256	384	.000	.817	384	.000
Cap6	.280	384	.000	.804	384	.000

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Cap7	.248	384	.000	.810	384	.000
Cap8	.313	384	.000	.754	384	.000
Cap9	.283	384	.000	.775	384	.000
Cap10	.228	384	.000	.876	384	.000
Cap11	.276	384	.000	.845	384	.000
Fair1	.289	384	.000	.806	384	.000
Fair2	.253	384	.000	.808	384	.000
Fair3	.294	384	.000	.834	384	.000
Fair4	.287	384	.000	.833	384	.000
Fair5	.231	384	.000	.816	384	.000
Fair6	.236	384	.000	.812	384	.000
WFC1	.285	384	.000	.871	384	.000
WFC2	.298	384	.000	.848	384	.000
WFC3	.279	384	.000	.861	384	.000
WFC4	.265	384	.000	.876	384	.000
WFC5	.278	384	.000	.852	384	.000
FWC1	.283	384	.000	.870	384	.000
FWC2	.254	384	.000	.881	384	.000
FWC3	.333	384	.000	.792	384	.000
FWC4	.309	384	.000	.831	384	.000
FWC5	.292	384	.000	.865	384	.000
Loy1	.298	384	.000	.756	384	.000
Loy2	.303	384	.000	.763	384	.000
Loy3	.317	384	.000	.747	384	.000
Loy4	.260	384	.000	.757	384	.000
Loy5	.250	384	.000	.786	384	.000
SD1	.268	384	.000	.789	384	.000
SD2	.253	384	.000	.802	384	.000
SD3	.329	384	.000	.712	384	.000
SD4	.278	384	.000	.782	384	.000
SD5	.297	384	.000	.752	384	.000
SD6	.262	384	.000	.802	384	.000
Par1	.304	384	.000	.781	384	.000
Par2	.311	384	.000	.821	384	.000
Par3	.301	384	.000	.808	384	.000
Par4	.289	384	.000	.829	384	.000
Par5	.274	384	.000	.862	384	.000



#### 4.3.5 Test of Multicollinearity

According to Hair et al. (2010) multicollinearity indicates the relationship between multiple independent variables. In statistics, it is a phenomenon where two or more predictor variables in a multiple regression model are extensively correlated. Regarding multiple regression analyses, such as structural equation modelling, the independent variables are presumed not to be linearly correlated because the greater linear multicollinearity generates the complexities in explaining the relationships. Hence, determining the effects of each predictor variable on the outcome variable is ambiguous because of compounded inter-predictor relationships (Field, 2009; Hair et al., 2010). Moreover, Field (2009) and Tabachnick and Fidell (2007) provided the opinion that the existence of such multicollinearity decreases the size of path coefficients (beta) and increases the standard error and hence decline the statistical significance (t-value).

As per the suggestion of Hair et al. (2010) and Tabachnick and Fidell (2007) to check the multicollinearity problem that may presence in the data, the study first tested the inter construct correlation matrix to determine if there are any two predictor variables that are largely correlated. They suggested a standard of  $>0.9$  as benchmark that indicates the presence of multicollinearity. The study constructed a correlation matrix that is provided in Appendix B and detected no inter-predictor correlation among the variables. Indeed, the greatest correlation is 0.676; between fairness and capability.

The study also tested the tolerance values as well as variance inflated factor (VIF) as per the suggestion provided by Hair, Hult, Ringle, and Sarstedt (2017). The threshold values that recommended a serious multicollinearity are  $<0.20$  and  $>5$  for tolerance values and VIF respectively (Hair et al., 2017). The collinearity diagnostic was conducted by Using SPSS version 22. Therefore, the study found the nonexistence of multicollinearity among the constructs as the smallest tolerance value is 0.217, while the highest VIF is 4.608 as evidenced in Table 4.7.

Table 4. 7  
*Collinearity Statistics*

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
TRN	.781	1.280
ES	.289	4.302
FR	.217	4.608
PA	.862	1.160
PO	.804	1.243
CAP	.339	2.952
FAIR	.444	2.252
WFC	.852	1.173
FWC	.789	1.267

a. Dependent Variable: LOY

Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, Cap = Capability, Fair = Fairness, WFC = Work Family Conflict, FWC = Family Work Conflict, Loy = Loyalty.

#### 4.3.6 Common Method Bias

According to Podsakoff, MacKenzie, Lee, and Podsakoff (2003) CMV is a “variance that is attributable to the measurement technique rather than to the constructs the measures represent”. When the survey or interview of any research or study includes a single

source for collecting responses CMV may generate (Richardson, Simmering, & Sturman, 2009). CMV produces a fake internal consistency which indicates that there is an apparent correlation between the variables created by their common origin. Therefore, CMV is considered as the threat for the validity of the association between variables. Podsakoff et al. (2003) stated that there are several reasons for such biasness like consistency motif, common rater effect, social desirability, common scale format, acquiescence biases, scale length and item social desirability. However, a very common difficulty takes place when same respondents are requested to complete the questionnaire for both the cause and effect for instance, organization capability and its performance. Systematic measurement errors can be created by common methods through which the observed association between constructs may be deflated or inflated and can create both Type I and Type II errors (Chang, Van Witteloostuijn, & Eden, 2010).

The current study takes utmost care to deal with CMV problem, as researchers have given argument about the probability of common method bias occurs from using a single-source survey (Gerhart, Wright, MAHAN, & Snell, 2000; Han, Chou, Chao, & Wright, 2006; Nishii, Lepak, & Schneider, 2008). Moreover, the present study used a cross sectional survey approach that signify that all types of data was gathered from a single respondent within banking sector which may generate the problem of common method bias (Podsakoff et al., 2003). The study conducted Harman's single factor test which is highly recognized to test the CMV in order to measure the existence of common method bias. This approach includes loading of all the indicators into an exploratory factor analysis and then investigates the un-rotated component matrix with a view to

identify the number of influential factors that considers for the variance in that variable. If the overall factors load into a single factor or most of the covariance among measures is explained for by a single factor, it is claimed that CMV is exists. Under this approach, if the percentage of the variance for a single factor demonstrates less than 50%, it indicates the insignificant presence of biases in the dataset.

In order to perform this, an un-rotated factor analysis was performed for all measurement items that extracted 17 factors with eigenvalues equal to one (Appendix A). The total 17 factors contributed 69.15 percent of the total variance. The first factor accounted for 16.50 percent of the variance which is smaller than the cut-off value of 0.5. Hence, it can be said that the common method bias is not an important concern for this study.

#### **4.4 Respondents' Profile**

The study was conducted among the branches of 39 private commercial banks operating in Dhaka division of Bangladesh. The questionnaire begins with three screening questions regarding respondent's marital status, working experience and educational qualification. Therefore, all the respondents involve in this study are female employees having at least one year of job experience and are graduated.

In this study, unit of analysis are employees working in private commercial banks and the respondents are service provider women employees. Table 4.8 shows the profile of the respondents. As per Table 4.8 most of the respondents (about 60%) are from 25-35 age

group followed by 26% from 35 to 45. From the age group 45-55 only about 10% respondents join in the study while participants from the age above 55 are negligible (3%). In terms of number of children 54.9% employees have only one or two child while 37.5% still do not have any child. A small portion of respondents have 3-4 children (7.6%).

In Bangladesh employees working in banking sector are higher educated. In the job circular for a good position employer demands candidates at least having bachelor degree. While the candidates has to go through a written examination followed by viva and other examinations. Therefore, only higher educated candidates get more chance to be recruited. 92.7% respondents of this survey are having their postgraduate degree while only 7.3% respondents have bachelor degree.

The majority of respondents (30.2%) have more than 9 years of work experience in banking sector. Around 33% respondents have 5-9 years of experience followed by 14.3% having 3-5 years experience. About 22% respondents have only 1-3 years of work experience. Among the respondents, 34% are working for general banking division. On the other hand, 24% employees are from foreign exchange followed by about 19% from cash and 16% from credit section. Employees from other section except these four sections are negligible (7%).

Table 4. 8  
*Respondents Profile*

Demographics		Frequencis (N = 384)	Percentage
Age	25-35	233	60.7
	35-45	100	26.0
	45-55	38	9.9
	Above 55	12	3.1
Number of Children	No child	144	37.5
	1-2	211	54.9
	3-4	29	7.6
Education	Bachelor	28	7.3
	Masters	356	92.7
Experience	1-3	84	21.9
	3-5	55	14.3
	5-7	72	18.8
	7-9	57	14.8
	More than 9	116	30.2
Work Division	Cash	72	18.8
	Genaral banking	129	33.6
	Foreign Exchange	94	24.5
	Credit	62	16.1
	others	27	7.0

#### 4.5 Assessment of Measurement Model (Outer model)

The assessment of goodness of the measurement and the constituent of the model is the first and foremost task in the measurement model. Most commonly, the excellence of the measurement model depends on the validity and the reliability of the measurement items that indicates its constructs. All the measurement items of each variable in the current study are reflective both statistically and theoretically. Coltman et al. (2008) and

Diamantopoulos and Sigauw (2006) stated that a high positive inter-correlation should be exhibited by all the reflective measurement items. They also mentioned that, all the reflective measurement items theoretically should be manifested by the construct. According to their suggestions, current study tested the item correlations and identified that all the measurement items are mostly correlated within the variable. All the items correlation with each other within the same variable has shown in Appendix C.

The current study incorporated all the variables as well as the higher order constructs to assess the measurement model (see Figure 4.1). Moreover, the mean and standard deviation of all the 68 items are estimated and furnished in Appendix D. According to Hair et al. (2011), through interpreting their validity and reliability reflective measurement model should be assessed. Hence, the goodness of measurement model can be estimated through reliability, convergent, and discriminant validity (Chin, 2010).

#### **4.5.1 Indicator Reliability**

The first and foremost criterion for convergent validity is to ascertain the indicators reliability. Indicators reliability should be measured to investigate factor loadings where each of the indicator's absolute standardized loading should be higher than or equal to 0.7 as recommended by Hair et al. (2011). Other scholars such as Chin (1998) recommended the same standardized loadings as 0.6 and reserchers (Hair et al., 2010; Igbaria, Iivari, & Maragahh, 1995) also suggested even they have evidences for 0.5. Therefore , the current research considered 0.6 as the cut-off value for the standardized loadings which is also

taken into account as significant in earlier studies (For example, Gholami, Sulaiman, Ramayah, & Molla, 2013; Surienty, Ramayah, Lo, & Tarmizi, 2014).

The PLS algorithm was employed to measure item loadings. Based on this cut-off value, a total of nine items, one item from training (TRN5), one item from performance appraisal (PA2), one item from fair reward (FR5), three items from capability (Cap3, Cap10, Cap11), one item from fairness (Fair3), one item from loyalty (Loy1) and one item from participation (Par5) were deleted. Eight items were deleted for poor loadings such as TRN5 (0.589), FR5 (0.564), Cap3 (0.539), Cap10 (0.527), Cap11 (0.424), fair3 (0.512), Loy1 (0.567) and Par5 (0.359) based on the criteria mentioned above. However, one item from performance appraisal PA2 was deleted although the loading value (0.649) is higher than the criteria. This is because deletion of PA2 led to improve the average variance extracted and composite reliability of Performance appraisal construct to the minimum acceptable value. Therefore, the total of nine items was deleted from the 68 items and finally 59 items were retained for the analysis. Table 4.9 shows the total retained 59 items and their accordance loadings. As per Table 4.9, the lowest value of factor loading was 0.608 for item Cap9 and the highest value was 0.911 for TRN3.

#### **4.5.2 Internal Consistency Reliability**

The subsequent criterion is to estimate the Composite Reliability (CR) to calculate the internal consistency reliability of the measurement items. Composite reliability provides the degree by which the latent variable can be explained by the observed variables and



can be described as Cronbach's alpha (Henseler et al., 2009). Nonetheless, composite reliability is better adjusted as compared to alpha value while at the period of model assessment it prioritizes the indicators as per their reliability (Hair et al., 2011). Barroso et al. (2010) mentioned that, the existing item number in each scale do not affect the composite reliability and composite reliability uses the loadings of items extracted from the causal model, thereby more suitable compared to Cronbach's alpha. In composite reliability, reference value from 0.6 to 0.7 for exploratory studies and from 0.7 to 0.9 regarding more advanced studies is considered as satisfactory (Nunnally & Bernstein, 1994). On the other hand, when the values of composite reliability is smaller than 0.60 it is considered as deficient, however, values greater than 0.90 might recommend an invalid measure, as this denotes the indicators are assessing the same concept (Hair et al., 2014). In smart PLS standard algorithm technique was used to measure the composite reliability for all the latent constructs. Composite reliability for all the constructs is shown in Table 4.9. As per Table 4.9, all the latent constructs have exceeded and met the minimum cut off value of 0.70 (Hair et al., 2011; Henseler et al., 2009). As mentioned above, Bagozzi and Yi (1988) recommended the threshold value for CR as 0.6 whereas other scholars (e.g., Hair et al., 2014; Nunnally & Bernstein, 1994) suggested the same at 0.7. SOCB shows the minimum CR of 0.780 and impersonal trust has the highest CR of 0.915. It is important to point out that some latent constructs have surpass the 0.90 benchmark for satisfactory value, but it is not a 'certain' undesirable value, as it has not exceed 0.95 as suggested by Hair et al. (2014). Therefore, it can be said that the measurement model satisfied all the conditions of composite reliability.

### 4.5.3 Convergent Validity

Convergent validity refers to the extent to which multiple items calculating the same construct should converge or allot a greater proportion of variance in common (Hair et al., 2014). Ramayah, Lee, and In (2011) mention that, it refers to the degree where multiple items used in the study are in agreement with a view to assess the same concept. Moreover, AVE is the overall average value of the squared loadings of the indicators associated with the construct. The minimum cut-off value for AVE is at least 0.5 and greater that indicates a pleasing convergent validity. The AVE value of 0.5 or greater denotes that a latent variable is able to explain half or more than half of the variance of its indicators on average and therefore this value is considered satisfactory (Hair et al., 2013; Henseler et al., 2009). Hence, Hair et al. (2010) recommended that factor loading should be greater than 0.708, because its square root is equal to 0.5.

Table 4. 9  
*Internal Consistency Reliability and Convergent Validity*

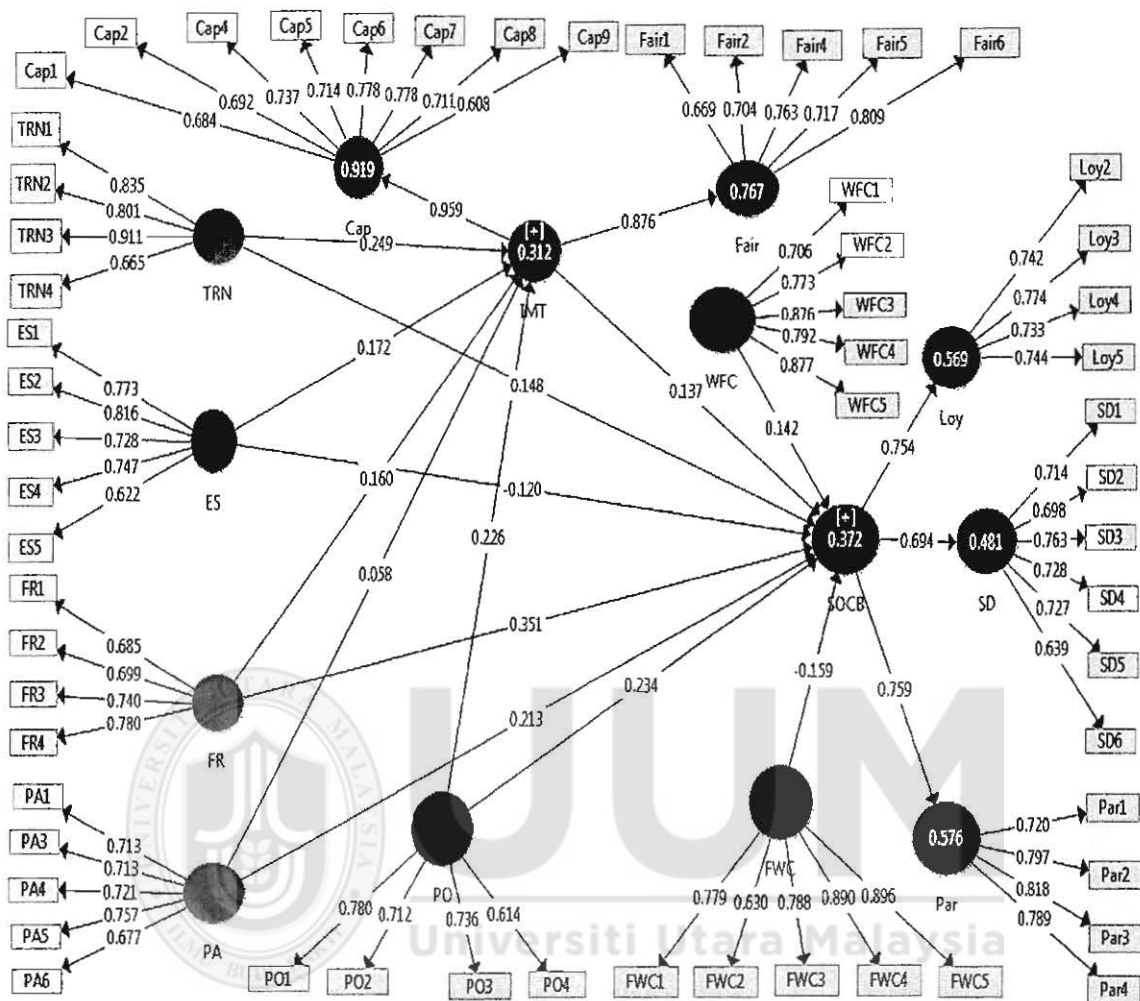
First order constructs	Higher Order Constructs	Item Type	Items	Loadings	AVE <sup>a</sup>	CR <sup>b</sup>
Training		Reflective	TRN1	0.835	0.652	0.881
			TRN2	0.801		
			TRN3	0.911		
			TRN4	0.665		
Employment Security		Reflective	ES1	0.773	0.548	0.857
			ES2	0.816		
			ES3	0.728		
			ES4	0.747		
			ES5	0.622		
Fair Reward		Reflective	FR1	0.685	0.528	0.817
			FR2	0.699		
			FR3	0.740		
			FR4	0.780		

First order constructs	Higher Order Constructs	Item Type	Items	Loadings	AVE <sup>a</sup>	CR <sup>b</sup>
Performance Appraisal		Reflective	PA1	0.713	0.514	0.841
			PA3	0.713		
			PA4	0.721		
			PA5	0.757		
			PA6	0.677		
Promotion Opportunity		Reflective	PO1	0.780	0.508	0.804
			PO2	0.712		
			PO3	0.736		
			PO4	0.614		
Capability		Reflective	Cap1	0.684	0.511	0.892
			Cap2	0.692		
			Cap4	0.737		
			Cap5	0.714		
			Cap6	0.778		
			Cap7	0.778		
			Cap8	0.711		
			Cap9	0.608		
Fairness		Reflective	Fair1	0.669	0.539	0.853
			Fair2	0.704		
			Fair4	0.763		
			Fair5	0.717		
			Fair6	0.809		
	Impersonal Trust				0.844	0.915
Family Work Conflict		Reflective	FWC1	0.779	0.644	0.899
			FWC2	0.630		
			FWC3	0.788		
			FWC4	0.890		
			FWC5	0.896		
Work Family Conflict		Reflective	WFC1	0.706	0.652	0.903
			WFC2	0.773		
			WFC3	0.876		
			WFC4	0.792		
			WFC5	0.877		
Loyalty		Reflective	Loy2	0.742	0.56	0.836
			Loy3	0.774		
			Loy4	0.733		
			Loy5	0.744		
Service Delivery		Reflective	SD1	0.714	0.508	0.861
			SD2	0.698		
			SD3	0.763		
			SD4	0.728		

First order constructs	Higher Order Constructs	Item Type	Items	Loadings	AVE <sup>a</sup>	CR <sup>b</sup>
			SD5	0.727		
			SD6	0.639		
Participation		Reflective	Par1	0.720	0.611	0.863
			Par2	0.797		
			Par3	0.818		
			Par4	0.789		
	SO-OCB				0.542	0.780

Note: Item TRN5, FR5, Cap3, Cap10, Cap11, Fair 3, Loy1, Par5 were deleted for loading <0.6.

Current study used Average Variance Extracted (AVE) to assess the convergent validity based on the criteria suggested by Hair et al. (2010) and Fornell and Larcker (1981). The result of the PLS algorithm discloses that AVE values for all the constructs have fulfilled and exceeded the minimum cut-off value described above (see Table 4.9). The convergent validity regarding AVE displayed a satisfactory result as all the constructs had greater than 0.5 of minimum cut-off value. In this study the values of AVE ranged from 0.508 to 0.844.



Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, Cap = Capability, Fair = Fairness, IMT = Impersonal Trust, WFC = Work Family Conflict, FWC = Family Work Conflict, Loy = Loyalty, SD = Service Delivery, Par = Participation, SOC = Service Oriented Organizational Citizenship Behavior.

Figure 4. 1  
Measurement Model

#### 4.5.4 Discriminant Validity

In PLS, for estimating the validity of the measurement model, the second most important criterion is the measurement of discriminant validity. This validity is assessed to investigate the differences between two conceptually diverse concepts (Henseler et al.,

2009). Moreover, it refers to the situation when two or more diverse concepts are not correlated to each other (Sekaran & Bougie, 2010). To assess the discriminant validity two important measures such as Fornell-Larcker criterion and cross loadings have been suggested (Hair et al., 2014; Henseler et al., 2009). In variance-based SEM, the Fornell-Larcker criterion and the assessment of cross-loadings are the principal techniques for testing discriminant validity (Henseler, Ringle, & Sarstedt, 2015). Thus, current study applied both the criteria to measure discriminant validity. As per Fornell-Larcker criterion, the correlations between constructs must be compared with the square root of the AVE for that constructs and each of the diagonal value of the constructs must be higher than the corresponding off-diagonal constructs (Chin, 2010). Besides Fornell-Larcker criterion, cross loadings is the second important criteria for measuring discriminant validity that recommend that the loading of each indicator must be higher compared to others cross loading to confirm discriminant validity (Götz et al., 2010; Hair et al., 2014).

The result of the discriminant validity discloses that all the diagonal values of the constructs are higher than the corresponding off-diagonal constructs which is shown in Table 4.10. Therefore, the result demonstrates satisfactory discriminant validity of the measurement model.

Table 4. 10

*Discriminant Validity*

	ES	FR	FWC	IMT	PA	PO	SOCB	TRN	WFC
ES	<b>0.740</b>								
FR	0.652	<b>0.727</b>							
FWC	0.039	0.023	<b>0.802</b>						
IMT	0.448	0.402	-0.143	<b>0.669</b>					
PA	0.202	0.128	0.013	0.172	<b>0.717</b>				
PO	0.302	0.171	0.111	0.328	0.115	<b>0.713</b>			
SOCB	0.382	0.400	-0.137	0.420	0.299	0.319	<b>0.542</b>		
TRN	0.238	0.197	-0.232	0.344	0.132	0.064	0.310	<b>0.808</b>	
WFC	-0.014	0.023	0.302	0.056	-0.024	-0.002	0.100	-0.042	<b>0.807</b>

Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, IMT = Impersonal Trust, WFC = Work Family Conflict, FWC = Family Work Conflict, SOCB = Service Oriented Organizational Citizenship Behavior.

Moreover, for assessing discriminant validity the study also used another criterion, cross loading, which suggests that the loading of each indicator must be higher compared to other cross loading to confirm discriminant validity (Götz et al., 2010; Hair et al., 2013). By running PLS-algorithm analysis, the loadings and cross loadings are assessed. The outcomes of the cross loadings is depicted in Appendix E. The study identified no item of its construct column that largely correlated with any other construct item. The results demonstrated the desirable outcome and no items required to be deleted for cross loadings. According to the suggestions of Chin (1998) and Fornell and Larcker (1981), the items are highly loyal to their mother construct compare to any other construct. Table 4.11 showed that all the items loadings are significant ( $p < 0.001$ ).

Table 4. 11  
Significance of Loadings

Construct	Items	Path Coefficient	Std. Error	T value	P Values
Training	TRN1	0.835	0.027	31.086	0.000
	TRN2	0.801	0.023	34.972	0.000
	TRN3	0.911	0.014	64.096	0.000
	TRN4	0.665	0.041	16.103	0.000
Employment Security	ES1	0.773	0.028	27.395	0.000
	ES2	0.816	0.022	37.898	0.000
	ES3	0.728	0.025	28.702	0.000
	ES4	0.747	0.032	23.409	0.000
	ES5	0.622	0.049	12.678	0.000
	FR1	0.685	0.052	13.267	0.000
	FR2	0.699	0.045	15.633	0.000
	FR3	0.740	0.036	20.399	0.000
	FR4	0.780	0.027	29.260	0.000
	PA1	0.713	0.048	14.975	0.000
	PA3	0.713	0.054	13.195	0.000
	PA4	0.721	0.044	16.400	0.000
	PA5	0.757	0.038	20.112	0.000
	PA6	0.677	0.052	13.040	0.000
	PO1	0.780	0.037	21.091	0.000
	PO2	0.712	0.043	16.551	0.000
Capability	PO3	0.736	0.045	16.206	0.000
	PO4	0.614	0.063	9.741	0.000
	Cap1	0.684	0.032	21.496	0.000
	Cap2	0.692	0.031	22.285	0.000
	Cap4	0.737	0.028	26.706	0.000
	Cap5	0.714	0.029	24.959	0.000
	Cap6	0.778	0.022	34.790	0.000
	Cap7	0.778	0.020	38.521	0.000
	Cap8	0.711	0.035	20.252	0.000
	Cap9	0.608	0.044	13.764	0.000
Fairness	Fair1	0.669	0.047	14.312	0.000
	Fair2	0.704	0.032	22.243	0.000
	Fair4	0.763	0.023	32.999	0.000
	Fair5	0.717	0.029	24.408	0.000
	Fair6	0.809	0.021	39.031	0.000
Family Work Conflict	FWC1	0.779	0.209	3.731	0.000
	FWC2	0.630	0.179	3.525	0.000



Construct	Items	Path Coefficient	Std. Error	T value	P Values
Work Family Conflict	FWC3	0.788	0.192	4.098	0.000
	FWC4	0.890	0.260	3.428	0.000
	FWC5	0.896	0.262	3.412	0.000
	WFC1	0.706	0.218	3.240	0.000
	WFC2	0.773	0.216	3.577	0.000
	WFC3	0.876	0.232	3.770	0.000
	WFC4	0.792	0.214	3.709	0.000
	WFC5	0.877	0.279	3.138	0.000
Loyalty	Loy2	0.742	0.030	24.637	0.000
	Loy3	0.774	0.021	36.012	0.000
	Loy4	0.733	0.028	25.992	0.000
	Loy5	0.744	0.028	26.278	0.000
Service Delivery	SD1	0.714	0.030	23.497	0.000
	SD2	0.698	0.031	22.663	0.000
	SD3	0.763	0.028	27.460	0.000
	SD4	0.728	0.034	21.271	0.000
	SD5	0.727	0.034	21.701	0.000
	SD6	0.639	0.041	15.694	0.000
Participation	Par1	0.720	0.032	22.747	0.000
	Par2	0.797	0.022	35.597	0.000
	Par3	0.818	0.023	36.186	0.000
	Par4	0.789	0.024	32.644	0.000

Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, Cap = Capability, Fair = Fairness, WFC = Work Family Conflict, FWC = Family Work Conflict, Loy = Loyalty, SD = Service Delivery, Par = Participation.

#### 4.6 Descriptive Statistics of the Latent Constructs

In this study, all the variables except family work conflict mean values are found to be higher than the midpoint 2.50. The mean value of family work conflict is found to be 2.371, which is less the midpoint of 2.50. Loyalty (LOY) scored the greatest with a mean value of 4.293. The dispersion values notified through standard deviation indicates that the dispersion values of all the variables are less than 1. Training (TRN) holds the smallest standard deviation with the value of 0.441. However, in case of work family

conflict it has been found that standard deviation is the greatest with the value of .886 which indicates the data is widely spread and the respondents have different range of responses regarding the work family conflict. Table 4.12 showed the result obtained from the descriptive statistics.

Table 4. 12  
*Descriptive Statistics for Measuring Level of Constructs*

	Range	Minimum	Maximum	Mean	Std. Deviation
TRN	2.20	1.80	4.00	3.3573	.44151
ES	3.40	1.60	5.00	3.7500	.71097
FR	3.40	1.60	5.00	3.6974	.64098
PA	3.00	2.00	5.00	4.1454	.56675
PO	3.00	2.00	5.00	3.4993	.62699
CAP	2.55	2.45	5.00	4.0516	.49402
FAIR	2.50	2.50	5.00	4.0838	.53537
WFC	4.00	1.00	5.00	3.6266	.88694
FWC	4.00	1.00	5.00	2.3719	.84114
LOY	2.60	2.40	5.00	4.2932	.53685
SD	2.33	2.67	5.00	4.2878	.50111
PAR	3.00	2.00	5.00	3.8786	.52743

Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, Cap = Capability, Fair = Fairness, WFC = Work Family Conflict, FWC = Family Work Conflict, Loy = Loyalty, SD = Service Delivery, Par = Participation.

#### 4.7 Assessment of Structural Model

Structural model describes the relationship between the latent variables hypothesized in the study model (Duarte & Raposo, 2010). The prime evaluation criteria for assessing the structural model are the coefficient of determination ( $R^2$ ), beta value as well as the level of significance (t-values) of path coefficients (Hair et al., 2013; Henseler et al., 2009). For assessing the structural model, first and foremost, the coefficient of determination ( $R^2$ ) is used as per the suggestions of Cohen (1988) and Chin (1998), to assess the

variance described in outcome variable by the predictor variable. Subsequently, the significance and relevance of the structural model is assessed depending on the value of path coefficient, standard error and statistical t-values. Through bootstrapping procedure in Smart PLS 3, this is performed for direct effect, the mediating effect and the moderating effect.

The study also reported the predictive relevance ( $Q^2$ ) and the effect size ( $f^2$ ) besides the basic measures, as recommended by Soto-Acosta, Popa, and Palacios-Marqués (2016) and Hair et al. (2014). According to Cohen (1988) criteria, the effect sizes ( $f^2$ ) of each of the exogenous variable, effect size of the mediator and the effect size of the moderators are calculated and evaluated. Moreover, the PLS blindfolding procedure is applied to assess the predictive relevance ( $Q^2$ ) and effect size ( $q^2$ ) (Chin, 1998; Hair et al., 2011; Henseler et al., 2009).

#### **4.7.1 Hypothesis Testing for Direct Relationship**

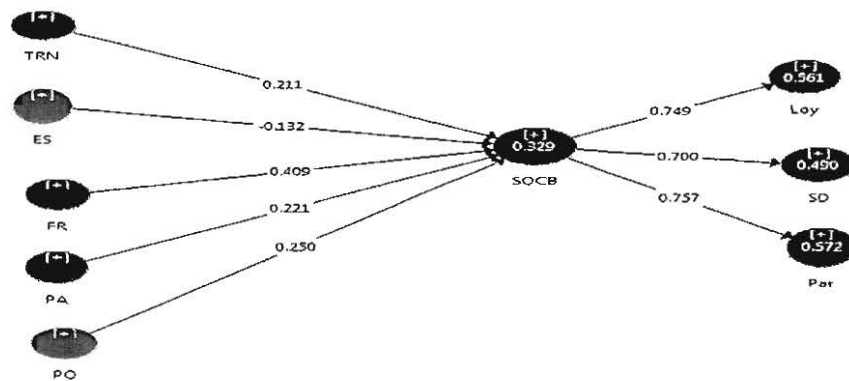
In this study, the path coefficients of the structural model have been tested and bootstrapping analysis is performed to measure the statistical significance of the path coefficients. When the statistical t-values that are considerably different from 0 is supposed to be almost always statistically significant, nonetheless, it highly depends on confidence interval, the degree of freedom and the directionality of hypothesis and hence p value is used to identify if the paths are significant (Hair et al., 2014). The PLS bootstrapping resampling is run as suggested by Chin (2010) to calculate the standard

error and the statistical t-values. Bootstrap is the re-sampling approach that includes repeated random sampling with substitute from the original sample with a view to generate a bootstrap sample to attain standard error for hypotheses testing (Cordeiro, Machás, & Neves, 2010). This approach demonstrate a non-parametric approach for measuring the suitability of the PLS estimates (Chin, 2010).

Through bootstrapping approach, each path coefficient's significance is derived (Hair et al., 2011). According to Henseler et al. (2009) findings of bootstrap also presume the mean value and standard error for each path model coefficient which can be used to calculate the t-test for identifying the significance of the path model relationship. Chin (1998) suggested 5000 re-sampling for bootstrapping to estimate a parameter. However, Hayes (2009) recommended at least 1000 re-sampling for bootstrapping. Researcher of the current study used 1000 re-sampling for bootstrapping to examine the significance of the regression coefficients.

#### **4.7.1.1 Direct Relationship between HRM Practices and SOCB**

The prime objective of the study is to explore the influence of HRM practices on SOCB. The study developed five hypotheses based on this objective and examines the relationships between independent and dependent variables as shown in figure 4.2.



Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, Loy = Loyalty, SD = Service Delivery, Par = Participation, SOCB = Service Oriented Organizational Citizenship Behavior.

Figure 4. 2  
*Direct Path Relationships*

The study found that training ( $\beta = 0.211$ ,  $t = 4.460$ ,  $p < 0.01$ ), fair reward ( $\beta = 0.409$ ,  $t = 3.940$ ,  $p < 0.01$ ), performance appraisal ( $\beta = 0.221$ ,  $t = 3.951$ ,  $p < 0.01$ ), and promotion opportunity ( $\beta = 0.250$ ,  $t = 5.624$ ,  $p < 0.01$ ) had significant positive relationships with SOCB. However, the other independent variable, employment security ( $\beta = -0.132$ ,  $t = 1.190$ ) was not statistically significant with SOCB. Therefore, hypotheses H1, H3, H4 and H5 are supported and H2 is not supported. Table 4.13 summarizes the results of the direct effect between the five independent variables and SOCB. The overall path coefficient with moderators is demonstrated in Appendix F.

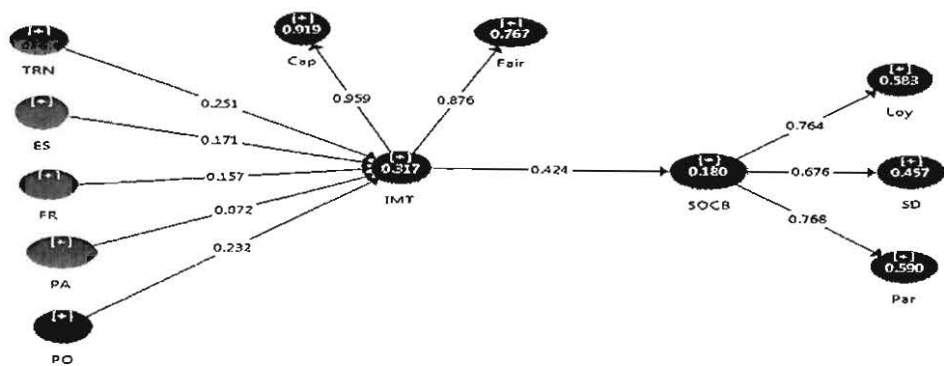
Table 4. 13  
*Results of Structural Model (IV –DV hypotheses testing)*

Hypotheses	Path	Std.Beta	SE	T Statistics ( O/STDEV )	P values	Decisions
H1	TRN -> SOCB	0.211	0.047	4.460	0.000**	Supported
H2	ES -> SOCB	-0.132	0.111	1.190	0.117	Not supported
H3	FR -> SOCB	0.409	0.104	3.940	0.000**	Supported
H4	PA -> SOCB	0.221	0.056	3.951	0.000**	Supported
H5	PO -> SOCB	0.250	0.044	5.624	0.000**	Supported

\*\*p<0.01  
 Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, SOCB = Service Oriented Organizational Citizenship Behavior.

4.7.1.2 Direct Relationship between HRM Practices and Impersonal Trust

The second objective of the study is to explore the influence of HRM practices on impersonal trust. The study developed five hypotheses to achieve this objective and examines the relationships between independent and mediating variables as shown in figure 4.3.



Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, Loy = Loyalty, SD = Service Delivery, Par = Participation, SOCB = Service Oriented Organizational Citizenship Behavior.

Figure 4. 3  
*Direct Path Relationships with Mediator*

The study found that the independent variables such as Training ( $\beta = 0.251$ ,  $t = 5.359$ ,  $p < 0.01$ ), employment security ( $\beta = 0.171$ ,  $t = 2.314$ ,  $p < 0.05$ ), fair reward ( $\beta = 0.157$ ,  $t = 2.166$ ,  $p < 0.05$ ), performance appraisal ( $\beta = 0.072$ ,  $t = 1.694$ ,  $p < 0.05$ ), and promotion opportunity ( $\beta = 0.232$ ,  $t = 6.021$ ,  $p < 0.01$ ) are positively related with impersonal trust and statistically significant. Therefore, the results depicted that all hypotheses such as, H6, H7, H8, H9 and H10 are supported. Table 4.14 showed that the results of the direct effect between the five independent variables and impersonal trust.

Table 4. 14

*Results of Structural Model (IV –mediator hypotheses testing)*

Hypothesis	Path	Std.Beta	SE	T Statistics ( O/STDEV )	P values	Decisions
H6	TRN -> IMT	0.251	0.047	5.359	0.000**	Supported
H7	ES -> IMT	0.171	0.074	2.314	0.010*	Supported
H8	FR -> IMT	0.157	0.072	2.166	0.015*	Supported
H9	PA -> IMT	0.072	0.043	1.694	0.045*	Supported
H10	PO -> IMT	0.232	0.039	6.021	0.000**	Supported

\*\* $p < 0.01$ , \* $p < 0.05$

Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, IMT = Impersonal Trust.

#### 4.7.1.3 Direct Relationship between Impersonal Trust and SOCB

The third objective of the study is to explore the influence of impersonal trust on SOCB.

The study developed a hypothesis to achieve this objective and examines the relationships between mediating variable and dependent variable as shown in figure 4.3.

The study found that impersonal trust ( $\beta = 0.424$ ,  $t = 9.172$ ,  $p < 0.01$ ) is significantly and positively related with SOCB. Therefore, the result showed that H11 is supported. Table

4.15 demonstrate that the results of the direct effect between the mediating variables and SOCB.

Table 4. 15  
*Results of Structural Model (Mediator –DV hypotheses testing)*

Hypothesis	Path	Std.Beta	SE	T Statistics ( O/STDEV )	P values	Decisions
H11	IMT -> SOCB	0.424	0.046	9.172	0.000**	Supported

\*\*p<0.01

Note: IMT = Impersonal Trust, SOCB = Service Oriented Organizational Citizenship Behavior.

#### 4.7.2 Hypotheses Testing for Mediation Effect

One of the prime objectives of the study is to test the mediating effect of impersonal trust on the relationship between HRM practices and SOCB. For testing mediation effect, non-parametric bootstrapping procedure has been conducted. With the non-parametric PLS path modeling approach, a non-parametric bootstrapping procedure was administered to test the significance of the mediating effect as suggested by Hair et al. (2013) on hypothesis H12, H13, H14, H15 and H16 as shown in figure 4.3.

According to Hayes (2009) and Preacher and Hayes (2008), while the indirect relationship between independent and dependent variables reveals out significant the mediation considered to be happen. In this study, the all five indirect relationships were found to be supported (p<0.05 and p<0.01) based on the hypotheses formulated. Also, as indicated by Preacher and Hayes (2008), in the Bootstrapped Confidence Interval (95%), the value of Upper Limit and Lower Limit of all the indirect effects, do not straddle a 0 in



between, indicating that there is mediation. The results of the mediation effect are shown the summary (Table 4.16).

Table 4. 16  
*Results of the Mediation Effect (Hypotheses testing)*

Hypotheses	Paths	Std.Beta	SE	T Values	P Values	Decisions	BCI(BC)	
							LL	UL
H12	TRN ->IMT->SOCB	0.107	0.025	4.201	0.000**	Supported	0.065	0.148
H13	ES ->IMT-> SOCB	0.072	0.032	2.250	0.012*	Supported	0.019	0.124
H14	FR ->IMT-> SOCB	0.066	0.033	2.016	0.022*	Supported	0.011	0.120
H15	PA ->IMT-> SOCB	0.031	0.018	1.700	0.045*	Supported	0.001	0.060
H16	PO -> IMT->SOCB	0.099	0.021	4.787	0.000**	Supported	0.064	0.133

( $p < 0.05$  and  $p < 0.01$ )

Note: TRN = Training, ES = Employment Security, FR = Fair Reward, PA = Performance Appraisal, PO = Promotion Opportunity, IMT = Impersonal Trust, SOCB = Service Oriented Organizational Citizenship Behavior, BCI (BC) = Bootstrap Confidence Interval (Bias Corrected), LL = Lower Limit, UL = Upper Limit.

The findings shows that training ( $t = 4.201$ ), employment security ( $t = 2.250$ ), fair reward ( $t = 2.016$ ), performance appraisal ( $t = 1.700$ ), promotion opportunity ( $t = 4.787$ ), are considerably and significantly mediated by impersonal trust with significance level at ( $p < 0.05$  and  $p < 0.01$ ). Hence, it can be concluded that hypotheses H12, H13, H14, H15 and H16 are supported.

#### 4.7.3 Hypotheses Testing for Moderation Effect

Current study used product indicator approach for identifying the interaction effects of the moderator as the endogenous (SOCB) and moderator variable (work family conflict) are continuous variables (Hair et al., 2014; Henseler & Fassott, 2010). The study also carried out 1000 bootstrapping re-sampling as per the suggestion of Hayes (2009) in order to examine the significance of the interaction effect. The moderating variable in this

study is work family conflict which includes two dimensions such as work-family conflict and family-work conflict. Therefore, the study developed 2 hypotheses for these two dimensions, one hypothesis for work-family conflict in terms of SOCB and one hypothesis for family-work conflict in terms of SOCB. The results demonstrated that (Table 4.17), the hypotheses for both interaction effect work-family conflict (t-value=0.593) with SOCB and family-work conflict (t-value=1.095) with SOCB are not supported. Both the t-values are less than the minimum threshold value of 1.96.

Table 4. 17

*Results of the Moderating Effect (Hypotheses testing)*

Hypothesis	Path Coefficient	Std. Beta	SE	T Statistics ( O/STDEV )	P Values	Decision
H17	WFC*IMT -> SOCB	-0.075	0.126	0.593	0.553	Not Supported
H18	FWC*IMT -> SOCB	0.255	0.233	1.095	0.274	Not Supported

Note: IMT = Impersonal Trust, WFC = Work Family Conflict, FWC = Family Work Conflict, SOCB = Service Oriented Organizational Citizenship Behavior.

#### 4.7.4 Assessment of Coefficient of Determination ( $R^2$ )

In covariance based structural equation modeling, Coefficient of Determination ( $R^2$ ) is an alternate ways of assessing structural model quality and it is just as goodness-of-fit is in covariance based structural equation modeling (CV-SEM) (Götz et al., 2010). Although, there are several variations regarding the acceptable range of  $R^2$  value, however, the value of  $R^2$  is highly important in research. An  $R^2$  value is considered as satisfactory when it exceeds 1.5 percent as suggested by Falk and Miller (1992). However, the different range of  $R^2$  developed by Cohen (1988) where he suggested that value ranges from 0.02- 0.12 indicates weak, 0.13-0.25 is moderate, and above that 0.26 is deemed as substantial. The decision of what  $R^2$  value is high, fully depend on the particular research

context (Hair et al., 2011). For instance, Suan and Nasurdin (2014) found  $R^2$  value of 31.1% for SOCB in their study in service sector of Malaysia.

In this study, the standard PLS algorithm was calculated for the main effect model during the measurement of the structural model.  $R^2$  of the SOCB is found to be 0.329 which is substantial as recommended by Cohen (1988).  $R^2$  value of 0.329 suggesting that 32.9% variance in SOCB can be explained by training, employment security, fair reward, performance appraisal, and promotion opportunity. The  $R^2$  value of impersonal trust is found to be 0.317 which is substantial according to Cohen (1988). The values of this  $R^2$  0.317 indicates that 31.7% of the variance in impersonal trust can be explained by training, employment security, fair reward, performance appraisal and promotion opportunity. In addition to that,  $R^2$  of SOCB is identified as 0.18 in terms of impersonal trust which indicates that 18% of the variance of SOCB is explained by impersonal trust. The following table 4.18 showed the coefficient of determination ( $R^2$ ) values.

Table 4. 18  
*Coefficient of Determination ( $R^2$ )*

	R Square
SOCB	0.329
IMT	0.317
SOCB	0.18

Note: IMT = Impersonal Trust, SOCB = Service Oriented Organizational Citizenship Behavior.

#### 4.7.5 Effect Size ( $f^2$ ) of the Main Effect Model

In PLS, measurement of effect size ( $f^2$ ) is needed. For estimating the effect size through Smart PLS3, PLS algorithm is run. Cohen (1988) suggested the guideline for assessing the magnitude of the effect size and recommended that 0.02, 0.15, and 0.35 indicates small, medium and large effects sizes, accordingly. However, Chin et al. (2003) axiom that a small effect size should not be ignored and said “Even a small interaction effect can be meaningful under extreme moderating conditions, if the resulting beta changes are meaningful, then it is important to take these conditions into account” (Chin et al., 2003, p. 211). The study calculated effect size ( $f^2$ ) with SOCB to show the substantive significance as shown in Table 4.19.

Table 4. 19  
*Main Model Effect Size ( $f^2$ )*

Endogenous Constructs	Exogenous Constructs	Effect size
SOCB	Training	0.029
	Employment security	0.005
	Fair Reward	0.051
	Performance appraisal	0.068
	Promotion opportunity	0.070
Impersonal trust	Training	0.084
	Employment security	0.010
	Fair Reward	0.010
	Performance appraisal	0.005
SOCB	Promotion opportunity	0.066
	Impersonal Trust	0.020

As per the suggestion of Cohen (1988), all the relationships with SOCB except for employment security show small impact. The effect size of training (0.029), fair reward (0.051) performance appraisal (0.068), and promotion opportunity (0.070) indicates small

effects. However, employment security has an insignificant effect (0.005). The study also assessed the effect size of each exogenous variable with impersonal trust. In consideration of impersonal trust, training (0.084), promotion opportunity (0.066) shows small effect size and employment security (0.010), fair reward (0.010), performance appraisal (0.005) shows insignificant effect size. In addition, the study calculated the effect size ( $f^2$ ) of SOCB with exogenous variable impersonal trust. The result revealed that the effect size of impersonal trust (0.020) indicates small effect size as shown in table 4.19.

#### **4.7.6 Effect size ( $f^2$ ) of the Moderating Effect Model**

The current study also measured the effect size ( $f^2$ ) of the moderator model against the main effect model after calculating the main model effect size (Cohen, 1988; Henseler & Fassott, 2010). Similar to the main model effect size, the procedure is to compare the coefficient of determination ( $R^2$ ) of the moderating effect model (all variable plus interacting terms) and the main effect model (without interacting term). Therefore, the same formula and assessment criteria that are applied for the main model effect size was also followed to calculate the effect size of the moderating effect.

The  $R^2$  value in the main effect model is 0.343 for SOCB. However, when the interacting terms are generated and calculated, the standard PLS algorithm, the  $R^2$  value increased to 0.372 for SOCB. As per Table 4.20, the moderating effect model has a small effect size as the value of  $R^2$  does not change a lot with the interacting variable of work family

conflict (WFC and FWC). Based on the criteria suggested by Cohen (1988), the effect size of work family conflict (0.028) and family work conflict (0.033) with SOCB are too small.

Table 4. 20  
*Effect Size of the Moderating Effect ( $f^2$ )*

Endogenous Constructs	Exogenous Constructs	Effect size
SOCB	Work Family Conflict	0.028
SOCB	Family Work Conflict	0.033

#### 4.7.7 Predictive Relevance ( $Q^2$ )

In PLS, another vital measurement is the Stone-Geisser test of predictive relevance ( $Q^2$ ). According to Duarte and Raposo (2010) this test is deemed as an additional assessment of model fit. The  $Q^2$  demonstrates a measure of how the model reconstructs the observed values and its parameter estimates (Chin, 1998). This assessment is done through PLS blindfolding procedure. Blindfolding is considered as a sample reuse technique which omits every  $d^{th}$  data point in the endogenous construct’s indicators and calculate the parameters with the rest of data points (Chin, 1998; Henseler et al., 2009). However, a blindfolding procedure should use only for endogenous constructs that comprise a reflective measurement (Hair et al., 2014). In case of blindfolding setting, Hair, Sarstedt, Ringle, and Mena (2012) recommended an omission distance (OD) of 5 to 10 for majority research.

When the value of  $Q^2$  higher than zero (0) denotes that the model has predictive relevance for a certain endogenous construct and the value of  $Q^2$  less than zero indicates

that the model has lack of predictive relevance (Fornell & Cha, 1994; Hair et al., 2014) . According to Hair et al. (2014) the relative measure of  $Q^2$ , values of 0.02, 0.15 and 0.35 indicates that an exogenous construct has a small, medium, or large predictive relevance for a certain endogenous construct. The study calculates the predictive relevance ( $Q^2$ ) by using the blindfolding procedure and the cross-validated redundancy approach (Hair et al., 2014).

As suggested by Hair et al. (2012), the study used omission distance (OD) of 7 for the blindfolding setting. Therefore, the results of  $Q^2$  0.098 with SOCB and 0.127 with IMT as shown in Table 4.21 indicates that the model has predictive relevance.

Table 4. 21  
*Predictive Relevance ( $Q^2$ )*

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Impersonal Trust	4,992.00	4,357.45	0.127
Service Oriented Organizational Citizenship Behavior	5,376.00	4,847.33	0.098

#### 4.7.8 Effect Sizes ( $q^2$ )

Finally, As per the suggestion of Hair et al. (2014) the effect size of the predictive relevance ( $q^2$ ) is also assessed by following the same process and criteria that are applied in calculating and estimating the effect sizes ( $f^2$ ). The value of  $Q^2$  is used rather than  $R^2$  values and thus substituted in the formula following:

$$q^2 = (Q^2 \text{ included} - Q^2 \text{ excluded}) / (1 - Q^2 \text{ included})$$

The results of the  $q^2$  calculations with SOCB are depicted in Table 4.22. Performance appraisal and promotion opportunity have the largest effect size compared to other constructs in the model and considered as insignificant, with  $q^2$  value of 0.012 for both. The other two variables, training (0.004) and fair reward (0.009) also show insignificant effect size. Although the effect is minor (Cohen, 1988), however, Chin et al. (2003) argued that even a small effect is important, if the resultant beta is significant. Moreover, the effect size of employment security (0.000) is negligible because its beta value is negative. Besides, this study calculates the effect size of impersonal trust, with  $q^2$  value of 0.001 which is insignificant.

The study also calculates the  $q^2$  with impersonal trust which are also shown in table 4.22. Training has the highest effect size compared to other constructs in the model and considered as small, with  $q^2$  value of 0.027, followed by promotion opportunity with  $q^2$  value of 0.021. The other three variables, employment security (0.003), fair reward (0.002) and performance appraisal (0.001) shows insignificant effect size.

Table 4. 22  
*Effect Size ( $q^2$ )*

Endogenous Constructs	Exogenous Construct	Q2 Incl	Q2 Excl	Q2 Incl - Q2 Excl	1 - Q2 Incl	Effect Size
SOCB	Training	0.098	0.094	0.004	0.902	0.004
	Employment Security	0.098	0.098	0.00	0.902	0.000
	Fair Reward	0.098	0.090	0.008	0.902	0.009
	Performance Appraisal	0.098	0.087	0.011	0.902	0.012
	Promotion Opportunity	0.098	0.087	0.011	0.902	0.012
IMT	Training	0.127	0.103	0.024	0.873	0.027
	Employment Security	0.127	0.124	0.003	0.873	0.003
	Fair Reward	0.127	0.125	0.002	0.873	0.002
	Performance Appraisal	0.127	0.126	0.001	0.873	0.001
	Promotion Opportunity	0.127	0.109	0.018	0.873	0.021
SOCB	IMT	0.098	0.097	0.001	0.902	0.001



#### 4.8 Summary of Hypotheses Testing

In this section summary of all hypotheses and their estimated results are presented. A total of 18 hypotheses were established and examined in this study. Out of these 18 hypotheses the result supported 15 hypotheses. Table 4.23 shows the summary of all hypotheses and their results. Whereas, for moderating path two hypotheses were tested and result found no support for moderation.

Table 4. 23

##### *Summary of Hypotheses Result*

H. No.	Hypotheses (Direct path from Independent to dependent variable )	Results
H1	There is a significant positive relationship between employee perception of training and service oriented OCB	Supported
H2	There is a significant positive relationship between employee perception of employment security and service oriented OCB	Not Supported
H3	There is a significant positive relationship between employee perception of fair reward and service oriented OCB	Supported
H4	There is a significant positive relationship between employee perception of performance appraisal and service oriented OCB	Supported
H5	There is a significant positive relationship between employee perception of promotion opportunity and service oriented OCB	Supported
<b>Hypotheses (Direct path from Independent to mediating variable )</b>		
H6	There is a significant positive relationship between employee perception of training and impersonal trust	Supported
H7	There is a significant positive relationship between employee perception of employment security and impersonal trust	Supported
H8	There is a significant positive relationship between employee perception of fair reward and impersonal trust	Supported
H9	There is a significant positive relationship between employee perception of performance appraisal and impersonal trust	Supported
H10	There is a significant positive relationship between employee perception of promotion opportunity and impersonal trust	Supported
<b>Hypothesis (Direct path from mediator to dependent variable )</b>		
H11	There is a significant positive relationship between employee's impersonal trust and service oriented OCB	Supported
<b>Hypotheses (Mediating Path)</b>		
H12	Impersonal trust mediates the relationship between employee perception of training and service oriented OCB	Supported
H13	Impersonal trust mediates the relationship between employee perception of employment security and service oriented OCB	Supported
H14	Impersonal trust mediates the relationship between employee perception of fair reward and service oriented OCB	Supported

	reward and service oriented OCB	
H15	Impersonal trust mediates the relationship between employee perception of performance appraisal and service oriented OCB	Supported
H16	Impersonal trust mediates the relationship between employee perception of promotion opportunity and service oriented OCB	Supported

Hypotheses (Moderating Path)		
H17	Work family conflict significantly moderates the relationship between impersonal trust and service oriented OCB	Not Supported
H18	Family work conflict significantly moderates the relationship between impersonal trust and service oriented OCB	Not Supported

## 4.9 Summary

Chapter four has been designed with the data analysis procedures and results. In starting of the chapter data collection process and the rate of the response were discussed followed by data preparation, data screening and data coding technique. Later the process of data imputation in SPSS software version 22 was also discussed. Then, through data screening 7 entry errors or missing values and 12 outliers were detected where the researcher dropped these 19 questionnaires as total collection was more than sample size. After that, to check data normality and multicollinearity, Mahalanobis distance, Skewness and Kurtosis and Variance Inflated Factor were used respectively. Results showed a non-normal distribution of data and low correlations among the exogenous constructs of this study.

While data was prepared for analysis, two models namely the measurement model and the structural model were tested. In the measurement model the study examined internal consistency reliability, reliability of constructs indicators, discriminant and convergent validity and got satisfactory results. In analyzing structural model, different paths like direct, mediating and moderating hypotheses were tested through bootstrapping

procedure (Hair et al., 2014). The total of eleven direct hypotheses were tested and found satisfactory result for all except one. Further, the study tested a mediator by using five hypotheses and found mediating effects in all. The study also test two moderator by using product indicator approach while found no moderation effect. Finally, the study also assessed the coefficient of determination ( $R^2$ ), predictive relevance ( $Q^2$ ), the effect size ( $f^2$ ) and effect sizes ( $q^2$ ) and found satisfactory results.



## **CHAPTER FIVE**

### **DISCUSSION AND CONCLUSION**

#### **5.1 Introduction**

This chapter is the last chapter of the study that starts with the recapitulation of previous discussion. Then, details of the discussions regarding results presented in fourth chapter are presented based on the five objective of this study. After that, based on the research findings theoretical and practical implications are also being highlighted. On the other hand, according to the research findings the study proposes some future direction of research in the same field. Finally, a summary of the whole study is presented in the conclusion of the chapter.

#### **5.2 Recapitulation of the Study**

Service oriented organizational citizenship behavior (SOCB) is a non-mandated behavior shows by service provider employees in a service setting. From the very early of SOCB study researcher identified different approaches and discussed literature for enhancing such behavior. Researchers from many developed and developing country have identified different concepts and theories in pushing employees towards OCB and tried to develop many reasons responsible for increasing OCB through some empirical investigations. Among them, some of the researcher have identified that effective HRM practices plays the most crucial and demanding role in enhancing OCB while the mechanism of the

relationship between these two variables are still inconsistent as discussed in literature review chapter.

Based on the concept of social exchange theory, the study use five different HRM practices namely training, employment security, fair reward, performance appraisal and promotion opportunity to examine their relationship with female employees SOCB in private commercial banks of Bangladesh. Since, previous study indentified the relationship both directly and indirectly, current study has also been conducted directly and through a mediator namely impersonal trust. The study also used work family conflict as moderator because female employees in banking sector face more conflict from their home and work life which may interrupt their behavior in workplace. Based on all of these comprehensive impressions, this study initiated to answer the following five questions:

- *Is there a significant relationship between HRM practices and service oriented OCB of female employees'?*
- *Is there a significant relationship between HRM practices and impersonal trust of female employees'?*
- *Is there a significant relationship between impersonal trust and service oriented OCB of female employees'?*
- *Does impersonal trust mediates the relationship between HRM practices and service oriented OCB of female employees'?*
- *Does work family conflict moderates the relationship between impersonal trust and service oriented OCB of female employees'?*

Substantial literature has been discussed in literature review chapter to understand the relationship among all the variables used in the study. In chapter three the proposed research framework contains five important HRM practices as mentioned earlier as independent variable, impersonal trust as mediating variable, work family conflict as moderating variable and SOCB as dependent variable. The framework has been justified with proper arguments and explanations. For measuring the studied variables the study considered a total of 68 items based on the scale developed by different authors in their previous studies. However, researcher made some modifications in the items based on the contextual requirements.

The unit of analysis was service providing women employees working in private commercial banks of Bangladesh. In chapter three, the pre-testing of the questionnaire, pilot study, data collection process and data preparation was discussed one by one. For final analysis, a total of 384 samples were used. To analyze the data, the study considers both descriptive and inferential statistics. The study use second generation technique (SEM) for analyzing the data. Among two types of SEM namely covariance-based SEM (CB-SEM) and partial least squares SEM (PLS-SEM) current study considered the second one also known as variance based SEM for more advantages.

Findings of the study reveal that, HRM practices like training, fair reward, performance appraisal and promotion opportunity are significantly related with SOCB except employment security which is insignificantly related. In addition to that, all of the HRM practices are positively related with impersonal trust and impersonal trust is positively

related with employees' SOCB and therefore impersonal trust mediates the relationship between all HRM practices and SOCB. On the other hand, the study fails to find any moderating effect of WFC in reducing the strength of the relationship between impersonal trust and SOCB.

### **5.3 Discussion of Findings on Direct Relationship between HRM Practices and SOCB**

In every organization there is a separate HRM department to manage their employees effectively. In service sector like banking sector products are invisible where employees provide face to face and voice to voice services to their customers (Colquitt et al., 2009). Therefore, in service organization employees are the key point of concentration since profitability, service quality, customer satisfaction are mostly depends on their positive behavior like SOCB. Some of the previous studies acknowledged that, effective HRM practices create positive feelings in employee's mind which lifts them towards positive behavior (Sun et al., 2007; Yang, 2012).

Based on the concept of social exchange theory (Blau, 1964) that discusses regarding reciprocal relationship, the study formulate the first objective and use different HRM practices namely, training, employment security, fair reward, performance appraisal and promotion opportunity as the independent variable to test their direct impact on SOCB in private commercial banking sector of Bangladesh. Many of the previous researchers studied such practices to show their impact on OCB in different context as discussed in

chapter two and found some diverse relationship. Therefore, the subsequent part of this chapter shows the discussion on findings of direct relationships between different HRM practices and SOCB.

### **5.3.1 The Relationship between Training and SOCB**

In this study training is considered as learning opportunities given by the organization to its employees to improve their skill and knowledge. Training may be internal or external, formal or informal. Service organizations arrange training for their employees to provide them a clear idea regarding their job duty, appearance and behavioral requirements. The study examined the relationship between training and SOCB of female employees in the context of banking sector of Bangladesh which is a pure service provider organization. As expected by hypotheses development, the finding shows a positive and statistically significant relationship between these two variables. The possible reason of these findings is that, Private commercial banks in Bangladesh assess the training needs of employees' and provide time to time required training which enhance the SOCB of female employees. In addition to that, banks provide comprehensive training in monthly, quarterly and yearly basis as well as invest time and money in training for enhancing the qualities of employees to improve their loyalty, service delivery and participation. Beside this, bank provides special training to their customer contact employees' in order to improve service quality and customer satisfaction.



The findings of the study is supported by previous authors while they stated that, training is one of the major tools that have a significant effect on employees SOCB (Ashill, Carruthers, & Krisjanous, 2006; Babakus, Yavas, Karatepe, & Avci, 2003; Begum et al., 2012; Nasurdin et al., 2014; Suan & Nasurdin, 2014; Tang & Tang, 2012; Tsaur & Lin, 2004). Training facilitates the service organization by enhancing customer contact employees behavioral and task related skills and increases their capacity to deal effectively with diverse customers' needs, personalities and situations (Karatepe et al., 2007). In this way training enhance employees capability for handling their in-role activities efficiently which leads them to have extra resources (e.g. time and energy) for engaging in extra role behavior such as SOCB.

From the very early of HRM study training is considered as an investment in employees since it is the main pathway to develop high quality human resources (Khanfar, 2011). Training assists employees to develop their intrinsic motivation, reduce employee turnover and upgrade service provider employees' service performance (Enz & Siguaw, 2000; Ma & Qu, 2011). On the other hand, Karatepe et al. (2007) stated that in a service industry training is more essential for frontline employees as they can break or make a business. By receiving a good training employees' can recognize their customers' needs and can deliver their services according to the requirements of their customers. In the same line, Babakus et al. (2008) also highlighted the invaluable role of training by stating that, training of task-oriented activities reduces service provider employees' level of emotional exhaustion. They also added that frontline jobs are stressful as employees' have to frequently interact with their customers. Training can help employees' to acquire

necessary skills, knowledge and competencies to deal with customers effectively and therefore reduce their frustration and exhaustion. As a result employees feel satisfaction and more likely to engage in SOCB. Results of the study also support the theme of social exchange theory (Blau, 1964) in describing the relationship between training and SOCB from the context of banking sector of Bangladesh.

### **5.3.2 The Relationship between Employment Security and SOCB**

Building on the social exchange theory logic, the study examined the relationship between employment security and SOCB. As oppose to the expectation, the study found that the relationship between employment security and SOCB of female employees in banking sector of Bangladesh is statistically insignificant. The indications of this finding are twofold. First, when employees perceive more employment security they do not move for performing extra role for the organization as there is no chance for them to lose the job. Second, even if employees are facing employment insecurity they drive for performing extra role behavior to impress the employer and to secure their job. The study found the second one to be true in case of female employees in private commercial banking sector of Bangladesh while collecting data and talking face to face with employees'. The reason is that, this sector design HRM policy to encourage SOCB of female employees' without making strong promise of employment security. Banking sector in Bangladesh rather provides more concentration on compensation, reward, promotion and other fringe benefits.

Bangladesh is an overpopulated country with the curse of unemployment. Staffing is very easy for the employer to refill their vacant positions. For this reason, in private sectors employment security are very low even absent. As discussed in chapter one, banking sector discourages female employees to join and female face more insecurity and less career orientation in this sector (Islam et al., 2012). Therefore, female employees job in the banking sector are somehow insecure (Rahman et al., 2013). On the other hand, banks are operating in a dynamic and competitive environment (Aziz, 2007). To survive in this environment, this sector emphasizes more upon the services delivered by frontline employees. They monitor these employees time to time with a view to ensure the best service for their clients to retain them. If employer found any employee behaving roughly with the customers, the employee is fired immediately. So employees are always in threat of job loss and have to show their OCB intentionally or unintentionally.

Consistent with the findings, some of the previous authors also found the insignificant relationship between employment security and OCB (Gong & Chang, 2008; Loi, Ngo, Zhang & Lau, 2011; Wang, Lu & Lu, 2014), while some researchers found negative relationship (Feather & Rauter, 2004; Wong, Wong, Ngo, & Lui, 2005). Feather and Rauter (2004) conducted a study between contract teachers and permanent teachers where they found job insecurity to be positively related with citizenship behavior for contract employees. In implication they sought out that, contract teachers perceives themselves more insecure in their job. These employees' had feelings of little influence or no control over their in-role duties and feelings of un-utilization of their skills. Therefore, they perceive OCB as a means of achieving their goals relating to security, use

of skills and influence, establishing self-image and ultimately achieving a permanent job. Like these contract teachers, in banking sector of Bangladesh female employees show OCB whether they receive employment security or not.

### **5.3.3 The Relationship between Fair Reward and SOCB**

By examining the relationship between fair reward and SOCB from the context of female employees in the banking sector of Bangladesh the study revealed that, fair reward is significantly and positively related to SOCB. The findings of the study indicates that private commercial banks may provide attractive salary to their female employees' which is both internally and externally fair and reflects their level of responsibility which lead to enhance their SOCB. In addition to that, in these banks rewards are given based on employees' individual performance as well as branch performance in a fair manner. Most of the time employees' receive 5-6 bonuses per year which encourages them to go extra mile for the organization. Consistent with this finding, previous studies also support that fair reward is necessary for the organization to endeavor its employees OCB (Paré & Tremblay, 2007; Yang, 2012) and it is important for banking sector as this sector is highly competitive. According to Browning, Edgar, Gray, and Garrett (2009) fair reward practice can create competitive advantages for service firms.

For motivating customer contact employees' fair reward is considered as an essential resource because their positions are normally perceived as allied with low rewards (Babakus et al., 2003). As customer contact employees in banking sector have to work

long hours beyond the office hour it is natural for them to expect from management to value and appreciate their contribution. On the other hand, Lytle (1994) claim that employee perception of lack of rewards may create a distasteful work environment and remove employees' work effort which ultimately lead them to withdraw from their job. In addition to that, worldwide female employees' are facing inequality, injustice and unfair treatment from their employer (Zhu et al., 2012). When these female employees perceive fairness and get equity signal from the organization they will exhibit better service behavior (Organ, 1990).

Relevant to this findings most of the previous study also found positive and significant relationship between fair reward and OCB (Begum et al., 2012; González & Garazo, 2006; Husin et al., 2012; Redmond, 2013; Sun et al., 2007). In their study, Begum et al. (2012) found reward as the most influencing factor of OCB among other variables from the context of commercials banking sector of Bangladesh. According to González and Garazo (2006) customer contact employees are motivated to show their extra role behavior if they are satisfied with their organizations service rewards. Therefore, the finding of the study indicates that when frontline female employees' perceived to be rewarded fairly they will be motivated to exhibit SOCB which is also complying with the theory of social exchange.

#### **5.3.4 The Relationship between Performance Appraisal and SOCB**

Performance appraisal is considered as one of the significant HRM practices that can lead employees to show their citizenship behavior. In their study Austin et al. (1991) stated that, the preliminary goal of performance appraisal is to modify the behavior of employees in work environment. Since, performance appraisal by previous researcher was found to be a valuable factor in predicting employee behavior current study examined the relationship between performance appraisal and female employees SOCB from the context of Bangladesh. The result of the study revealed that performance appraisal is positively related with female employees SOCB and statistically significant. This finding indicates that private commercial banks maintain proper performance appraisal of female employees which enhance their SOCB. The possible reason of the findings is that to enhance SOCB these banks largely focus on valid, reliable, accurate, feasible and feedback based performance appraisal. Specially, private commercial banks are using Key Performance Indicators (KPI) for assessing and evaluating the performance of employees' and provide on time feedback which has largest influence on their service behavior. Timely and feedback based performance appraisal in this sector help employees' to find out their lackings and encourage them to involve in customer oriented behavior. In banking sector of Bangladesh meeting the customer need and high quality of service is an essential part of performance appraisal for which employees are bound to behave citizenly. There are many evidences that performance appraisal positively affects employees OCB and SOCB. For example, Yeh (2011) argued that when employees perceive fairness in performance appraisal higher level of trust and faith is expected in

strengthening the unwritten contract and for the fulfillment of such contract employees are likely to work beyond the expectation.

The findings of the study is consistent with some other previous studies who also find the positive and significant relationship between these two variable from different context (Ahmed, Ramzan, Mohammad, & Islam, 2011; Husin et al., 2012; Suan & Nasurdin, 2014; Yeh, 2011; Zheng et al., 2012). According to Suan and Nasurdin (2014) performance appraisal act as a guide that helps to shape employees work behavior. For instance, there are some employees in the organization who willingly display OCB for achieving highest performance evaluation rating from employer (Becton, Giles, & Schraeder, 2008). Since performance appraisal is considered as a tool for employees to achieve greater rewards it may motivates employees to engage in behavior which is beyond the job role. Therefore, findings of the study also comply with the message of social exchange theory that when employees receive fair performance appraisal they show more SOCB for organization.

#### **5.3.5 The Relationship between Promotion Opportunity and SOCB**

In this study, promotion opportunity is regarded as possibility of internal mobility of employees from one position to an immediate higher position. The study examined the relationship between promotion opportunity and SOCB of female employees from the context of private commercial banks of Bangladesh. As expected through hypothesis development, the findings exposed a statistically significant and positive relationship



between these variables. The finding indicates that private commercial banks provide time to time promotion opportunity to its female employees' which leads them to show more SOCB. In addition to that, in private commercial banks employees' have clear career path and number of potential position to be promoted to for which they go extra mile for the organization. Beside these, female employees' have a better future and career aspiration within these banks which motivates them to show service behavior. Therefore, it can be said that promotion opportunity is an integral part of HRM practices which can influence employees' behavioral performance. Without sufficient promotion opportunity service organization may face lack of service orientation.

The finding of the study is consistent with research of many scholars who also posited the significance of promotion opportunity while found positive and significant association with OCB (Begum et al., 2012; Dizgah et al., 2011; Kehoe & Wright, 2013; Sun et al., 2007; Wu & Xiao, 2014). Monetary compensation is not sufficient to retain employees' positive behavior in organization while non-monetary recognition plays an essential role. Recognition as a form of promotion is needed in organization as a motivational tool to maintain employees excellent work outcome. Promotion not only changes the contents and title of the position but also the remuneration, power, status, responsibility and many more. When employees get promotion, they enjoy more freedom at work, lower risk of job loss and un-comfortableness (Go & Kleiner, 2001; Lazear, 1999). Promotion opportunity in an organization brings job satisfaction and satisfied employees may show more OCB towards their customers. It is also said that, employees involve themselves in extra work for getting the attention of employer to increase the chance to promote



(Chang, Tsai, & Tsai, 2011). Therefore, when employees get enough chance to promote they repay the organization with SOCB. The finding is also consistent with the theory of social exchange.

#### **5.4 Discussion of Findings on Direct Relationship between HRM Practices and Impersonal Trust**

For running any kind of organization manufacturing or service employees trust towards their organization is essential (Mayer & Davis, 1999). Specially, service organizations run their business through a competitive environment. To survive in this environment, employer tries to build employees trust to the organization through offering them different facilities such sound HRM practices. Based on the concept of social exchange theory the study formulates the second objective and used various HRM practices namely, training, employment security, fair reward, performance appraisal and promotion opportunity as independent variable to test their direct impact on employees' impersonal trust in private commercial banking sector of Bangladesh. Therefore, the subsequent sections present the discussion on each HRM practices and their effect on impersonal trust.

##### **5.4.1 The Relationship between Training and Impersonal Trust**

Building on the logic of social exchange theory the study examined the relationship between training and impersonal trust of female employees working in private

commercial banks in Bangladesh. As per the expectation, finding of the study revealed that training is positively related with female employees' impersonal trust and statistically significant. The finding of the study indicates that in private commercial banks of Bangladesh on time training is provided to employees' as per their training needs which enhance their impersonal trust. Moreover, banks arrange comprehensive training in monthly, quarterly and yearly basis as well as invest time and money in training for developing employees' trustworthiness towards organization.

Many previous studies have also found similar relationship from different context (Cho & Poister, 2013; Hemdi & Hamir, 2007; Searle et al., 2011; Vanhala & Ahteela, 2011). For example, Hemdi and Hamir (2007) found the positive and significant relationship between training and trust while they implies that, when employees perceived great concern of organization for their personal growth and welfare through the provision of enough training they may feel a positive emotional state and in exchange they would reciprocate by displaying greater trust in organization.

Training has long been related with the formation of trust (Tannenbaum & Davies, 1969). Investment in training may be seen by employees as an appearance of an organization's generosity and competence since it targeted to develop employees skills and employability (Waterman et al., 1994). From the perspective of social exchange employees' perceive training as investment in them to develop their career and may reciprocate by trusting organization more. In a study, Tzafrir (2005) identified that trust is higher when proper training opportunities are existed in the Israeli organizations. On the

other hand, if there is lack of training employee will not understand how to complete the work effectively, be frustrated and withdraw from the job (Lam, Lo, & Chan, 2002). Thus, it can be said that, employees' perception regarding the availability of training programs may shape their positive trust in organization. In Bangladesh, there is a central training institute called BIBM (Bangladesh Institute Of Bank Management) for providing training to all banking employees while most of the banks have their personal training institution also and provides adequate training to their employees. Therefore, from the result of the current study it can be argued that when female employees receive enough training facilities they reciprocate through more trust towards the organization and benevolence.

#### **5.4.2 The Relationship between Employment Security and Impersonal Trust**

By examining the relationship between employment security and impersonal trust in Bangladesh the study found that employment security is significant and positively related with female employees' impersonal trust. Similar arguments were also provided by researchers that employment security has both attitudinal and behavioral significances for the organization (Lawler, 1986; Pfeffer, 1998). The result implies that the employment security provided by the private commercial banks create trustworthiness in the mind of the employees. Moreover, banks are paying ongoing attention on employment security by providing assurance regarding long term employment, retirement benefits and others safety benefits to beef up the impersonal trust of employees. Finding of the study supports the findings of previous authors who also found the positive and significant

relationship between these two variables (Hemdi & Hamir, 2007; Searle et al., 2011). For example, Ashford et al. (1989) stated that perception's of employees job security have a positive and direct effect on employees trust in organization.

In the study of Carnevale and Wechsler (1992) they offer a clear link between employment security and employees propensity to take risk and development of trust towards the organization. When employer offers employment security it signals employees regarding organizations benevolent intentions. Thus, employees feel less vulnerable and have more secured life that leads them to trust their organization directly (Allen et al., 2003; Searle et al., 2011). However, employees who have job insecurity perception are more likely to show work withdrawal behavior (Probst & Brubaker, 2001) that affect trust in organization (Tyler, 2003). Thereby, employment security directly enhances the trust in organization since it is a sign of care and concern of organization towards its employees.

#### **5.4.3 The Relationship between Fair Reward and Impersonal Trust**

Fair reward is considered as one of the dominant practices of HRM that leads any organization to success. Since, a fair and transparent reward policy is useful for developing employees trust the study examined the relationship between fair reward and employees impersonal trust from the context of female employees working in banking sector of Bangladesh. The result of the study revealed that fair reward is positively related with impersonal trust and statistically significant. There are many evidences that reward positively affect employees trust in organization (Ferrin & Dirks, 2003; Whitener,

2001). For example, Mayer and Davis (1999) found effective reward system to positively and significantly increase trust. Similarly, Tzafrir et al. (2004) identified trust level to be higher when reward is there.

Fair reward is considered as a concern of organization for the well-being of its employees. When employees perceive their organization to value their performance they reciprocate the organization by trusting it more. The result of the study signifies that private commercial banks may provide attractive salary to their employees' which is both internally and externally equitable and reflects their level of responsibility which lead to enhance their impersonal trust. Besides, in these banks rewards are provided based on employees' individual performance as well as branch performance in a fair manner. Employees' in banking sector receive 5-6 bonuses per year which encourages them to trust their organization. Finding of the study is also consistent with the authors who found positive and significant association between reward practices and impersonal trust (Tzafrir et al., 2004; Vanhala & Ahteela, 2011). Therefore, the result is complying with the concept of social exchange theory.

#### **5.4.4 The Relationship between Performance Appraisal and Impersonal Trust**

Performance appraisal is considered as one of the effective mechanism of communication with employees regarding the expectation of organization from them. Since, a well conceived performance management system increase employees trust in organization the study examined the relationship between female employees' performance appraisal and

impersonal trust from the context of Bangladesh. The result of the study revealed that performance appraisal is positively related with impersonal trust and statistically significant. This result indicates that private commercial banks maintain proper performance appraisal of female employees which enhance their impersonal trust. The probable reason of the findings is that to improve impersonal trust of employees these banks largely focus on valid, reliable, accurate, feasible and feedback based performance appraisal. Particularly, private commercial banks are using Key Performance Indicators (KPI) for assessing and evaluating the performance of employees' and provide on time feedback which has largest influence on their impersonal trust. There are many evidences from literature that performance appraisal positively affect employees trust in organization. For example, the study of Vanhala and Ahteela (2011) and Tzafrir and Gur (2007) confirmed that a fair performance appraisal system work intensively in enhancing impersonal trust. Similarly, Cho and Poister (2013) argued that, performance appraisal work as a key lever to build trust.

Performance appraisal leads to higher level of trust and faith, when employees perceived that the appraisal process is fair (Yeh, 2011). When organization properly maintained the fair performance appraisal system, higher level trust of employees are automatically generated (McCauley & Kuhnert, 1992). Similarly, Mayer and Davis (1999) in their study identified that fair and accurate performance appraisal are more responsive for generating greater level of trust of employees towards their top management. Therefore, in banking sector of Bangladesh where employees get proper and justified appraisal and performance feedback they are more intended to trust their organization.

#### **5.4.5 The Relationship between Promotion Opportunity and Impersonal Trust**

Building on the logic of social exchange theory, the study examined the relationship between promotion opportunity and impersonal trust of female employees working in private commercial banking sector of Bangladesh. As per the expectation, the findings of the study revealed that, promotion opportunity of female employees is positively and significantly related with their trust towards the organization. The finding indicates that private commercial banks provide time to time promotion opportunity to its female employees' which encourage them to show more impersonal trust. Moreover, in private commercial banks employees' have clear career path and number of potential position to be promoted to for which they show more trust to their organization. Beside these, female employees' have a better future and career aspiration within these banks which motivates them to show greater trustworthiness to organization. Many previous studies have found similar relationship in different context (Cho & Poister, 2013; Searle et al., 2011; Tzafrir, 2005; Tzafrir & Gur, 2007; Vanhala & Ahteela, 2011). Among them study of Vanhala and Ahteela (2011) and Cho and Poister (2013) found the maximum variance of promotion opportunity for explaining organizational trust.

Promotion opportunity provides the message that organization values its people and work for their advancement (Harel & Tzafrir, 1999). If employees get such opportunity their feelings of job security increase which enhance their trust. Employees may also perceive promotion opportunity as a commitment of their organization which in turn leads them to increase trust (Vanhala & Ahteela, 2011). Organizations caring for career development of

its service minded employees it may strengthen their perception of feeling valued and respected for receiving their rights and dignity. In response, employees' trust their organization more and willing to increase the performance.

## **5.5 Discussion of Findings on Direct Relationship between Impersonal Trust and SOCB**

For increasing service oriented OCB in organization employees' trust works as lubrication. Employees who trust their organization may go extra mile for it. Depending on this concept the study formulated a third objective and use employees' impersonal trust as independent variable to test its direct impact on female employees SOCB from the context of Bangladesh. As expected through hypothesis development, the findings revealed a statistically significant and strong positive relationship between these variables. The finding indicates that, employees' possess trust for their organization which leads them to go beyond their job duty. The possible reason is that in private commercial banks employees' have faith on the top management, have opportunity to cope with exceptional situation, see their future within the organization and have opportunities to learn and develop their skill. In addition to that, employees' perceive their organization as a successful one and have easy access to the information for which employees show more SOCB. Consistent with this findings some of the previous authors also found the significant positive relationship between trust and OCB (Chhetri, 2014; Pourkeiani & Tanabandeh, 2016; Singh & Srivastava, 2016; Zeinabadi & Salehi, 2011).



Trust is considered as mechanism that develops the competencies of social system. These competencies lead the employees to improve cooperation in organization (Tyler, 2003). A cooperative employee accepts the goals of the organization as self goal and tries heart and soul for achieving it and therefore, go extra mile for organization to achieve the target. According to Culbert and McDonough (1986) for generating desirable work behavior in organization trust is an unavoidable element. Trust is the positive emotional state of a person that leads the person to think positively and there after behaves positively in the form of for example, showing OCB.

## **5.6 Discussion of Findings on Impersonal Trust as a Mediator**

In the following sub-sections the findings on the mediation effect are being elaborated. In this study, mediation effect of impersonal trust was tested between five different HRM practices (e.g. training, employment security, fair reward, performance appraisal and promotion opportunity) and service oriented organizational citizenship behavior from the context of Bangladesh.

### **5.6.1 The Mediating Role of Impersonal Trust between Training and SOCB**

By examining the mediating effect of impersonal trust on the relationship between training and SOCB, the study found the existence of mediation. The result indicates that besides affecting directly training enhance employees SOCB through their trust towards the organization. Some of the previous studies also found trust as a mediator. For

example, in a study Hemdi and Hamir (2007) found organizational trust to mediate the relationship between training & development and employee behavior. Similarly, in the study of Vanhala and Ritala (2016) they identified impersonal trust to positively mediate the relationship between training and organizational innovativeness.

The extensiveness and availability of training programs provides the message to employees that organization support, valued and cared for them which creates their positive feelings. Such positive feelings later induce employees to reciprocate the organization through their service oriented behavior. Previous study supported that employees training opportunity is positively related with their impersonal trust (Cho & Poister, 2013; Vanhala & Ahteela, 2011) and impersonal trust is positively related with employees service oriented behavior (Zeinabadi & Salehi, 2011). As per result of the study, training positive affect impersonal trust and impersonal trust positively affect SOCB therefore, impersonal trust mediates the relationship between training and SOCB which is also consistent with the theory of social exchange.

#### **5.6.2 The Mediating Role of Impersonal Trust between Employment Security and SOCB**

The study ought to use impersonal trust as a mediator between employment security and SOCB of female employees from the context of Bangladesh. The findings revealed that impersonal trust mediates the aforementioned relationship. Finding indicates that even though employment security is insignificantly related with SOCB directly, it affect SOCB

positively through the mediation of impersonal trust. As the study follow the procedure of mediation calculation of Preacher and Hayes (2008) who argued that mediation effect may found even when there is no significant relationship exists between dependent and independent variable therefore, mediation effect is taken into account.

Employment security increases organizational trust as it makes employees to perceive less vulnerability which in turn enhance employees' participation in extra role behavior. Previously study found the positive relationship between employment security and employees trust towards the organization (Searle et al., 2011) while other researcher found the positive effect of trust on employees' SOCB (Suciu et al., 2012). As per the result of this study, employment security positively affects impersonal trust and impersonal trust positively affects SOCB therefore, impersonal trust mediates the relationship between employment security and SOCB.

### **5.6.3 The Mediating Role of Impersonal Trust between Fair Reward and SOCB**

The study also considers the mediating effect of impersonal trust in the relationship between fair reward and SOCB. The result revealed that impersonal trust mediates the aforementioned relationship. This indicates that besides affecting directly fair reward positively enhances employees service oriented behavior through increasing their trust. Some of the previous studies also found the mediation of organizational trust on the relationship between HRM practices and employee turnover intention (Hemdi & Hamir,

2007) and perceived organizational support and affective organizational commitment (Tremblay et al., 2010).

Employees are more motivated to trust their organization and feel a positive emotional state when they perceive their organization showing greater concern for their welfare via the provision of reward practices. In the norms of reciprocity (Blau, 1964) these emotional state and trust later leads them to show service oriented behavior. Previous study supported that employee perception of fairness in reward system have a positive influence on their trust in organization (Tzafrir et al., 2004; Vanhala & Ahteela, 2011) where employees trust in organization have a positive effect on their OCB (Pourkeiani & Tanabandeh, 2016; Singh & Srivastava, 2016). Current study also found fair reward to significantly related with impersonal trust and impersonal trust positively related with SOCB. Therefore, the study found the mediation effect of impersonal trust.

#### **5.6.4 The Mediating Role of Impersonal Trust between Performance Appraisal and SOCB**

The study considers impersonal trust as a mediator between performance appraisal and SOCB. Findings of the study revealed that performance appraisal mediates the aforementioned relationship which indicates that besides affecting directly performance appraisal increase employees' service behavior through increasing their impersonal trust. Similar finding was also presented by Vanhala and Ritala (2016) where they found the positive mediation effect of impersonal trust between performance appraisal and

organizational innovativeness. Similarly, Singh and Srivastava (2016) found the partial mediating effect of organizational trust between organizational level factors and OCB.

There may be attribution of different factors for weak mediation provided by impersonal trust. In the current competitive business environment employers try to follow best practice HRM to attract and retain employees. On the other side, employees want to reach the best career opportunity and are more loyal to their profession rather than organization. Further, impersonal trust fails to make the necessary impact in comparison to interpersonal trust that is more personal which plays an essential role in facilitating the association of independent and dependent variable (Singh & Srivastava, 2009). Therefore, performance appraisal directly contributes to OCB more than through mediated way. In this study, performance appraisal has a positive effect on impersonal trust and impersonal trust is positively related with SOCB. Therefore, mediation effect of impersonal trust has found.

#### **5.6.5 The Mediating Role of Impersonal Trust between Promotion Opportunity and SOCB**

Finally, the study tests the mediation effect of impersonal trust on the relationship between promotion opportunity and SOCB and result of the study revealed that impersonal trust mediates the relationship. The finding indicates that promotion opportunity affect employee service behavior through increasing their trust towards their organization. Some of the previous study also found organizational trust which is

impersonal in nature as a mediator. For example, Vanhala and Ritala (2016) found impersonal trust to positively mediate the relationship between promotion opportunity and innovativeness.

When organization promote employees' in a higher position they deserves, it brings the message to employees that organization cares for them, for their career and wellbeing and wants a long term relationship which leads them to trust their organization. An employee who trust his organization show more service oriented behavior. Previous study supports that promotion opportunity is positively related with organizational trust (Cho & Poister, 2013; Kehoe & Wright, 2013) and trust is positively related with OCB (Singh & Srivastava, 2016) . As, current study found the same relationship it found the mediation effect of impersonal trust between promotion opportunity and SOCB.

## **5.7 Discussion of Findings on Work Family Conflict as a Moderator**

Generally female employees in an organization face more work family conflict than their male counterpart. When role of one spare affects the role of another individuals fall into trouble to fulfill the demands of both role. For this reason, work-family conflict and family-work conflict are both related with various negative outcomes in family and work life like reduce family and job satisfaction, work and family performance, stress etc (Byron, 2005; Stevens et al., 2007). Previously different scholars identified the negative impact of WFC and FWC on employees OCB (Ashfaq et al., 2014; Organ, 1988) and argued that both of these variables affect extra role behavior most than affecting in role

behavior. Depending upon these findings current study use WFC and FWC as a moderator variable between impersonal trust and SOCB with the assumption that these would moderate the relationship negatively. However, the findings of the study revealed some conflicting results that are discussed in subsequent sections.

#### **5.7.1 The Moderating Role of Work-Family Conflict between Impersonal Trust and SOCB**

Using work-family conflict as a moderator between impersonal trust and SOCB of female employees in banking sector of Bangladesh the study failed to show the moderating effect on hypothesized relationship. Based on the result it can be said that even if employees conflict from work environment spillover in their family life to some extent it can't effect substantially in reducing their service behavior in organization. Employees who trust their organization show extra role service behavior to the customers even if they face some stress from work. Similar finding was also revealed by different authors in the literature of work family conflict. For example, Qu and Zhao (2012) use work interference family (WIF) conflict as a moderator between life satisfaction and work satisfaction. Their findings showed that high WIF do not work as a moderator in reducing the positivity of life to work satisfaction spillover. On the other hand, study of Samani and Zakerfard (2010) do not found any effect of work family conflict on OCB.

In addition to that, study of Beham (2011) failed to identify any effect of work to family conflict on female employees OCB where they found lower effect of such conflict on

male employees OCB. In implication they explained that men blame their organization solely as responsible for conflict they face and responds with lower engagement in OCB where it is not true for women. On the other hand, some of the researcher opined that WFC may be used for enhancing the level of employee engagement in OCB (Karam, 2011; Organ & Ryan, 1995).

Beside consistent with some research, the result of the current study is opposite to some other research who found the negative relation of WFC and OCB (Ashfaq et al., 2014; Bragger et al., 2005; Lambert et al., 2013). This may happen due to the context and nature of service orientation of current study. Some researcher conducted study by considering other dimensions of OCB. For example, Tompson and Werner (1997) found the negative relationship of conflict and some dimensions of OCB like 'interpersonal helping', 'individual initiative' etc while they failed to find any considerable relationship with 'loyalty' which is a very significant dimension of service oriented OCB used in this study. On the other hand, most of these studies were conducted in low service demanding professions like employee working in prison (Lambert et al., 2013) and manufacturing sector like textile industry (Ashfaq et al., 2014).

Current study was conducted in private commercial banks which is a high service demanding sector. Banks are operating in a dynamic and competitive environment (Aziz, 2007). Providing best services are the main source of surviving since products are not visible. Employees in banking sector are service labors and display of service behavior is



a part of their job requirement. Employees in service sector have to separate their work and family life to fulfill the demand of the job and to secure their employment.

Bangladesh is an overpopulated developing country with a curse of unemployment. Employers here have so many options for recruiting the best personnel. In addition to that, career opportunity in banking sector is lucrative as they provide high salary with other benefits as well as corporate working environment. Due to the availability of candidates bank provides low job security to their employees. On the other hand, to secure the job in this sector employees go through accomplishing the high service work in spite of some conflict they face to support their family and life needs. Therefore, for above mentioned reason WFC failed to moderate the relationship between employees' impersonal trust and SOCB in the context of Bangladesh.

#### **5.7.2 The Moderating Role of Family-Work Conflict between Impersonal Trust and SOCB**

Current study also investigates the moderating role of family-work conflict of female employees in the relationship between employees' impersonal trust and SOCB from the context of Bangladesh. Alike WFC, the study failed to found any moderating effect of FWC on the aforementioned relationship. From the result of the study it is observed that women employees' face lower conflict from their family to work events. This is because in Dhaka division female employees' live in a nuclear family with little family responsibilities. In addition to that, most of the employees' have only one or two children

which leads them to have fewer family burdens. For all of these reasons female employees face lower conflicts from family events and these sort of conflict failed to moderate the relationship between impersonal trust and SOCB.

The result is consistent to some extent with the study of Qu and Zhao (2012). They studied by considering family interference work (FIW) as a moderator between life satisfaction and job satisfaction and identified no moderating effect of FIW to bring negative life to work spillovers from the context of China. That is employee's family-work conflicts are unable to bring the effect of life dissatisfaction on their work attitude. In addition to that, showing positive behavior in workplace is the service oriented employees' ultimate job requirements. In organization some works are different from others. Especially in service organization like banking sector the first requirements of employer from service rendering employees are their positive behaviors with customers no matter how they feel in life or home events (Qu & Zhao, 2012). These employees are emotional labors and have to show their positive emotions like always smiling while service delivering (Rafaeli & Sutton, 1987). Employees working in banking sector have to separate their family and work life in order to fulfill the conditions of employment.

As discussed in earlier section, employees working in banking sector in Bangladesh have to face tremendous job insecurity. Therefore, to secure their job and to escape from job loss employees have to show more service oriented behavior by considering it as core job requirement rather than taking it as optional. This is may be the reason why family-work conflict does not moderate in reducing the positivity of trust SOCB relationship.

## **5.8 Contribution and Implication**

### **5.8.1 Theoretical Contribution**

Service oriented organizational citizenship behavior is a discretionary behavior of employees where they go extra mile for the organization. There are many factors and forces studied in the literature for developing such kind of employee behavior. Although, some evidences are available in the literature about HRM practices as antecedents of SOCB, current study presents HRM practices from different dimensional view. This study includes five distinct HRM practices (training, employment security, fair reward, performance appraisal, promotion opportunity) those are essential for enhancing employee SOCB. As per the theory of social exchange, when employee perceive the fairness from the implication of organizational HRM practices they would likely to show positive behavior. According to this theory the study also assumed that these five core HRM practices may significantly enhance employees service oriented behavior. Using different HRM practices into an integrated model can help to identify the significance of these practices as a predictor of employees' service oriented behavior. From the findings of the current research, it is observed that HRM practices like training, fair reward, performance appraisal and promotion opportunity significantly predicts employees SOCB. Thus, it implies that private commercial banking sector in Bangladesh provides employees with necessary training opportunities; reward in a fair manner, fair performance appraisal and on time promotion opportunity which lead employees to go extra mile for the organization. These findings also comply with the social exchange theory.

Depending on the base of social exchange theory, the study uses impersonal trust as a mediator between different practices of HRM and employees' SOCB. The findings revealed that impersonal trust positively mediates the aforementioned relationship. From the findings, it can be highlighted that employee perception of fairness regarding HRM practices positively increase their trust towards their organization and employee who trust the organization show positive behavior to the customers for the betterment of the organization. This process of reciprocation happens due the employees' feelings of obligation to repay the organization as per theory of social exchange.

In addition to that, as per the conservation of resource theory the study tested employees' work family conflict as a moderator between impersonal trust and SOCB. Findings of the study revealed that both work-family conflict and family-work conflict was not able to deteriorate the relationship because in banking sector of Bangladesh employees' do not face enough conflict from their work or life events. Here, it can be highlighted that female employees' in Dhaka division live in nuclear family. Majority of the employees' have only one or two children which leads them towards fewer responsibilities and burdens from family. On the other hand, service providing employees' main duty is to satisfy customer no matter how they feel in home or life events. These employees are emotional labors and have to show their positive emotions like always smiling while service delivering. Therefore, in context of Bangladesh female employees' work family conflict does not affect their OCB as per conservation of resource theory which supplements the direction of the theory.

On the other hand, current study contributes to the literature by studying variables from the viewpoint of female employees. In the literature there is a dearth knowledge regarding gender studies. Literature supports that female employees show relatively more service oriented behavior than their counterpart (Heilman & Chen, 2005). Therefore, it is worthwhile to conduct study by considering only female employees and thus the study contributes the literature with valuable outcomes.

In conclusion, the study has contributed to the social exchange theory by considering different HRM practices, employees' trust towards the organization and SOCB into an integrated framework. This framework clarifies that fair implementation of HRM practices are necessary for developing employees' impersonal trust and these sort of trust would enhance SOCB. In addition to that, the study has also contributed to conservation of resource theory by revealing some different results of work family conflict as a moderator. Current study also contributed to the theory by taking into account the female employees' as an isolated fashion. Finally, the study validated the existing theory by using a huge sample from private commercial banks of a developing country like Bangladesh.

### **5.8.2 Practical Implication**

Apart from theoretical contribution current study also have some significant practical implication for owner, manager, government, practitioners and policy maker. This section

presents some important key points based on the findings of the current study derived for owner and manager of the bank, government, practitioners and policy makers.

Government of a country controls the banking sector through a central bank. Central bank makes different policies for the betterment of banking sector as well as employees working in this sector. From the findings of this study central bank can take the lessons for their future course of action. As it is proven that fair practices of HRM works as an essential element for the betterment of employees' they can make policies for bank to practice HRM system fairly.

Result of the study is mostly useful for banking organization and other service sector. From the findings of the study it is evident that, employees are being more trusted and satisfied with positive behavior when organizations HRM system is more distinctive and consistent with best opportunities of training, promotion, fair reward and performance appraisal. Thus, to improve employees' trust and service behavior, organization can make their HRM system more instrumental, valid, consistent, visible, understandable, legitimate and relevant. On the other hand, it is evident from the study that, banking sector in Bangladesh provides a provision of low employment security to their employees which may affect their performance in the organization. In this regard, employees may go through intense psychological pressure and stress. To remove the possible stress banking sector may come forward with affordable provisions of employment security for their service providing employees'.

In addition to that, findings of the study show both work-family conflict and family-work conflict have failed to weaken the relationship between impersonal trust and SOCB. It is proven from the study that female employees working in banking sector of Bangladesh are facing fewer work family conflict and this conflict do not reduce their extra role service behavior. Therefore, it is not a matter of happiness for manager rather they may make some provision to take care of work family culture, work family policies, flexible work arrangements, child care facilities, maternity leave and so on in order to reduce these fewer conflicts and keep balance between work and family of their employees so that it do not affect the organization in other way.

In addition, as current study concentrate on female employees and shows they have more service oriented behavior than male, banks and other service providing organization may employ a large number of female employees in front desk as a service provider. Moreover, depending on the findings, different stake holders of this sector can identify their possible roles they can play for the betterment of the sector which may accelerate the future organizational performance.

By using the output of the research different practitioners including policy makers and researchers can design policy initiatives as well as undertake further research. Based on the importance of HRM practices, employee trust in organization, work family arrangements and service oriented behavior in a service providing organization policy maker can take initiative to strengthen the sector for overall development of the economy.



## 5.9 Limitations of the Study

Since current research was designed and established appropriately to attend the research objectives, the research is still not free from several limitations. Although, several useful findings were revealed from the study there are some limitations that should be acknowledged.

In this study a cross-sectional approach has been followed rather than following a longitudinal study. The study considers different HRM practices and their possible impact upon employees SOCB through impersonal trust at one point of time rather than examining the impact of these practices on SOCB over time. A longitudinal study may offer the researcher a better situation to draw causal conclusions. Therefore, it is difficult to say that the findings of the study will be consistent with the similar fashion over time. In addition to that, current study only concentrates upon the perception of only female employees' where result may differ from the viewpoints of male employees'.

The scope of the current study was limited to only Dhaka division of Bangladesh out of seven divisions. Since, most of the Branches of 39 private commercial banks are concentrated in Dhaka division and banking activities including HR policies and provisions all over the country are same, the findings have been generalized. However, employee perceives HRM practices from the way of its implementation and these practices are being implemented by the manager of each branch. Therefore, the nature of employee perception of HRM practices (i.e. training, employment security, fair reward,



performance appraisal, promotion opportunity) and development of their impersonal trust may differ from branch to branch. In addition to that, Dhaka is the central city of Bangladesh with higher living cost. People here live in a nuclear family where in other region they live in extended family. Therefore, employee perception and definition of work family conflict may differ from region to region. In this situation, the generalization of the results may be limited for the whole country. Likewise, the results of the study may not be generalized for other country as current study was conducted in Bangladesh and the nature of private commercial banks may differ from country to country in terms of various characteristics.

The study was conducted by using a structured questionnaire which was based on self-report by employees working in front desk which leads to a question of common method bias. In research, this is a common problem where the variability of response overlaps as the data being gathered from a single source. Although, current research did not face such problem, the study considers this as a source of possible limitation.

Although, the shortcomings implies that the description of the results should be used with some concern the results of the study presents some new insights regarding the better understanding of different HRM practices, impersonal trust, work family conflict and their impact on SOCB from the context of banking sector. Therefore, the stockholder and stakeholder can get the benefits by using the output of the research carefully.

### 5.10 Directions for Future Research

Although the study contains some limitations, the research can be expanded in several ways. First of all, since the study is cross sectional in nature future research can be conducted by using longitudinal data to identify the changes of employees' service behavior over time and impact of HRM practices on such behavior. These types of study are useful to evaluate the causal relationship over time. Second, since banking sector in different country varies in different ways, results of the study may differ across the culture. Therefore, the applicability of the study can be tested from the perspective of other nation and comparing it across the culture.

In addition to that, the study have considered five different HRM practices, employees trust in an impersonal pattern as mediating variable in the framework as well as work family conflict as moderating variable to examine their impact on employees' SOCB. Future work in this line can use variety of other organizational factors, such as leadership style, perceive organizational support, organizational justice and individual factors, like job satisfaction, employees' volunteerism, work values as a predictor of impersonal trust and SOCB. Moreover, rather than using each as an independent variable HRM practices can be used as a bundle like high performance or high involve practices. Further, researcher could also examine other individual HRM practices like employee participation, empowerment, information sharing, compensation etc. to further clarify their impact on trust and SOCB. In addition to that, research may also conducted by adding some new mediating variable like interpersonal trust, affective commitment,

public service motivation and moderating variable like service climate, work family arrangements, identification with the organization etc. to further explore the relationship. Future research could also conduct by using employees WFC and FWC as a moderator with other form of attitude and spontaneous behavior which may enhance or inhibit such behavior.

Besides, information for this study was collected from customer contact employees of banking sector and it will be exciting to duplicate the study in other service sector like educational institution, medical service, hotel, food sector etc. Current study concentrates on female employees and future research can take into account the male employees' or both. In addition to that, the study uses self report survey of employees' collected from single respondent which may possibly lead to common method variance. Therefore, future study may employ some other methods for example, instead of measuring perceptions (subjective measure), objective measure of the variables can be used or otherwise, data can be collected from multiple sources (i.e. from managers or peers) to generalize the findings.

### **5.11 Conclusion**

Researchers all over the world have recognized the significance of employees' service oriented behavior especially for service sector. Although, some researchers take initiative to identify the motivator of such behavior, the literature is still scant. Based on the concept of 'social exchange theory' and 'conservation of resource theory', current study

intends to examine how different HRM practices affect the development of service behavior in banking sector of Bangladesh. The study also employs impersonal trust as a mediating variable and work family conflict as a moderating variable.

The study use quantitative research approach where data were collected through a structured questionnaire. A cross sectional survey was employed for collecting data and unit of analysis was customer contact female employees' of banking sector of Bangladesh. The study use multi- stage sampling technique in data collection and a total of 384 sample was finally considered for analysis.

The findings of the study revealed that, all of the HRM practices (training, employment security, fair reward, performance appraisal, promotion opportunity) have significant positive relationship with employees' impersonal trust and SOCB except employment security which is insignificant with SOCB. Therefore the organization should take care of their HRM practices implementation with extreme care of increased employment security. In addition to that, impersonal trust has found to be mediates the relationship between all HRM practices and SOCB. Hence, organization should give more concentration upon the enhancement of employees' trust towards their organization. Interestingly, the study fail to show any moderating effect of work family conflict in reducing the strength of trust-SOCB relationship because of employees' fewer work family conflict in banking sector.

As a whole, it can be said that HRM practices and impersonal trust used in this integrated model provides an overall view of social exchange theory. From the results of the study, it is evident that if organization provides extensive training, employment security, fair reward, consistent performance appraisal and opportunity for promotion employees' will started to trust their organization and employees who trust their organization may go extra mile for the organization and increase organizational performance.



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## APPENDICES

### Appendix A: Common Method Variance

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.225	16.508	16.508	11.225	16.508	16.508
2	5.179	7.616	24.124	5.179	7.616	24.124
3	4.196	6.171	30.295	4.196	6.171	30.295
4	3.709	5.454	35.749	3.709	5.454	35.749
5	2.908	4.276	40.024	2.908	4.276	40.024
6	2.812	4.136	44.160	2.812	4.136	44.160
7	2.387	3.510	47.670	2.387	3.510	47.670
8	2.005	2.949	50.619	2.005	2.949	50.619
9	1.806	2.655	53.274	1.806	2.655	53.274
10	1.773	2.607	55.881	1.773	2.607	55.881
11	1.683	2.476	58.357	1.683	2.476	58.357
12	1.404	2.065	60.422	1.404	2.065	60.422
13	1.330	1.956	62.378	1.330	1.956	62.378
14	1.277	1.878	64.256	1.277	1.878	64.256
15	1.203	1.769	66.025	1.203	1.769	66.025
16	1.117	1.643	67.669	1.117	1.643	67.669
17	1.008	1.482	69.151	1.008	1.482	69.151
18	.990	1.456	70.606			
19	.919	1.351	71.957			
20	.875	1.287	73.245			
21	.842	1.238	74.482			
22	.825	1.214	75.696			
23	.811	1.192	76.888			
24	.765	1.125	78.013			
25	.718	1.055	79.069			
26	.678	.997	80.065			
27	.657	.967	81.032			
28	.620	.912	81.944			
29	.601	.884	82.828			
30	.590	.868	83.696			
31	.572	.842	84.538			
32	.542	.797	85.334			
33	.533	.784	86.118			
34	.512	.753	86.872			
35	.497	.732	87.603			
36	.477	.702	88.305			

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
37	.471	.693	88.998			
38	.455	.669	89.668			
39	.428	.630	90.297			
40	.415	.611	90.908			
41	.401	.589	91.497			
42	.391	.576	92.073			
43	.373	.549	92.622			
44	.361	.531	93.153			
45	.347	.510	93.663			
46	.323	.476	94.139			
47	.320	.470	94.609			
48	.300	.441	95.050			
49	.293	.431	95.481			
50	.280	.412	95.893			
51	.276	.406	96.298			
52	.263	.387	96.685			
53	.245	.360	97.045			
54	.230	.339	97.384			
55	.212	.311	97.695			
56	.206	.303	97.998			
57	.189	.278	98.276			
58	.181	.266	98.542			
59	.168	.248	98.790			
60	.155	.229	99.019			
61	.133	.196	99.215			
62	.123	.180	99.395			
63	.095	.140	99.535			
64	.093	.137	99.673			
65	.077	.113	99.785			
66	.060	.089	99.874			
67	.049	.073	99.947			
68	.036	.053	100.000			

Extraction Method: Principal Component Analysis.

### Appendix B: Construct Correlations

		ATRN	AES	AFR	APA	APO	ACAP	AFAIR	AWFC	AFWC	ALOY	ASD	APAR
TRN	Pearson Correlation	1											
	Sig. (2-tailed)												
	N	384											
ES	Pearson Correlation	.249**	1										
	Sig. (2-tailed)	.000											
	N	384	384										
FR	Pearson Correlation	.233**	.466**	1									
	Sig. (2-tailed)	.000	.000										
	N	384	384	384									
PA	Pearson Correlation	.109*	.101*	.179**	1								
	Sig. (2-tailed)	.033	.048	.000									
	N	384	384	384	384								
PO	Pearson Correlation	.060	.142**	.273**	.110*	1							
	Sig. (2-tailed)	.239	.005	.000	.030								
	N	384	384	384	384	384							
CAP	Pearson Correlation	.380**	.389**	.493**	.241**	.367**	1						
	Sig. (2-tailed)	.000	.000	.000	.000	.000							
	N	384	384	384	384	384	384						
FAIR	Pearson Correlation	.366**	.308**	.257**	-.032	.170**	.676**	1					
	Sig. (2-tailed)	.000	.000	.000	.533	.001	.000						
	N	384	384	384	384	384	384	384					
WFC	Pearson Correlation	-.047	-.050	-.056	-.022	-.013	.032	.028	1				
	Sig. (2-tailed)	.361	.326	.271	.666	.801	.531	.578					
	N	384	384	384	384	384	384	384	384				

		ATRN	AES	AFR	APA	APO	ACAP	AFAIR	AWFC	AFWC	ALOY	ASD	APAR
FWC	Pearson Correlation	-.216**	.034	.079	.060	.128*	-.050	-.111*	.348**	1			
	Sig. (2-tailed)	.000	.507	.122	.240	.012	.333	.030	.000				
	N	384	384	384	384	384	384	384	384	384			
LOY	Pearson Correlation	.421**	.303**	.246**	.063	.130*	.409**	.375**	.003	-.244**	1		
	Sig. (2-tailed)	.000	.000	.000	.215	.011	.000	.000	.951	.000			
	N	384	384	384	384	384	384	384	384	384	384		
SD	Pearson Correlation	.114*	.178**	.219**	.410**	.211**	.215**	.066	.045	.016	.207**	1	
	Sig. (2-tailed)	.026	.000	.000	.000	.000	.000	.194	.381	.762	.000		
	N	384	384	384	384	384	384	384	384	384	384	384	
PAR	Pearson Correlation	.287**	.313**	.330**	.126*	.300**	.368**	.220**	.042	.026	.360**	.259**	1
	Sig. (2-tailed)	.000	.000	.000	.013	.000	.000	.000	.417	.612	.000	.000	
	N	384	384	384	384	384	384	384	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).



## Appendix C: Item Correlations

### Training

		TRN1	TRN2	TRN3	TRN4	TRN5
TRN1	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	384				
TRN2	Pearson Correlation	.480**	1			
	Sig. (2-tailed)	.000				
	N	384	384			
TRN3	Pearson Correlation	.844**	.623**	1		
	Sig. (2-tailed)	.000	.000			
	N	384	384	384		
TRN4	Pearson Correlation	.420**	.350**	.463**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	384	384	384	384	
TRN5	Pearson Correlation	.147**	.283**	.162**	.147**	1
	Sig. (2-tailed)	.004	.000	.001	.004	
	N	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### Employment Security

		ES1	ES2	ES3	ES4	ES5
ES1	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	384				
ES2	Pearson Correlation	.650**	1			
	Sig. (2-tailed)	.000				
	N	384	384			
ES3	Pearson Correlation	.377**	.422**	1		
	Sig. (2-tailed)	.000	.000			
	N	384	384	384		
ES4	Pearson Correlation	.450**	.525**	.351**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	384	384	384	384	
ES5	Pearson Correlation	.383**	.418**	.257**	.603**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## Fair Reward

		FR1	FR2	FR3	FR4	FR5
FR1	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	384				
FR2	Pearson Correlation	.565**	1			
	Sig. (2-tailed)	.000				
	N	384	384			
FR3	Pearson Correlation	.306**	.367**	1		
	Sig. (2-tailed)	.000	.000			
	N	384	384	384		
FR4	Pearson Correlation	.379**	.358**	.353**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	384	384	384	384	
FR5	Pearson Correlation	.329**	.300**	.142**	.480**	1
	Sig. (2-tailed)	.000	.000	.005	.000	
	N	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## Performance Appraisal

		PA1	PA2	PA3	PA4	PA5	PA6
PA1	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	384					
PA2	Pearson Correlation	.552**	1				
	Sig. (2-tailed)	.000					
	N	384	384				
PA3	Pearson Correlation	.490**	.498**	1			
	Sig. (2-tailed)	.000	.000				
	N	384	384	384			
PA4	Pearson Correlation	.483**	.448**	.456**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	384	384	384	384		
PA5	Pearson Correlation	.322**	.249**	.384**	.333**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	384	384	384	384	384	
PA6	Pearson Correlation	.317**	.269**	.329**	.346**	.497**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	384	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Promotion Opportunity

		PO1	PO2	PO3	PO4
PO1	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	384			
PO2	Pearson Correlation	.400**	1		
	Sig. (2-tailed)	.000			
	N	384	384		
PO3	Pearson Correlation	.408**	.267**	1	
	Sig. (2-tailed)	.000	.000		
	N	384	384	384	
PO4	Pearson Correlation	.328**	.163**	.551**	1
	Sig. (2-tailed)	.000	.001	.000	
	N	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).



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## Capability

		Cap1	Cap2	Cap3	Cap4	Cap5	Cap6	Cap7	Cap8	Cap9	Cap10	Cap11
Cap1	Pearson Correlation	1										
	Sig. (2-tailed)											
	N	384										
Cap2	Pearson Correlation	.504**	1									
	Sig. (2-tailed)	.000										
	N	384	384									
Cap3	Pearson Correlation	.332**	.355**	1								
	Sig. (2-tailed)	.000	.000									
	N	384	384	384								
Cap4	Pearson Correlation	.454**	.399**	.318**	1							
	Sig. (2-tailed)	.000	.000	.000								
	N	384	384	384	384							
Cap5	Pearson Correlation	.386**	.385**	.323**	.511**	1						
	Sig. (2-tailed)	.000	.000	.000	.000							
	N	384	384	384	384	384						
Cap6	Pearson Correlation	.373**	.417**	.321**	.496**	.620**	1					
	Sig. (2-tailed)	.000	.000	.000	.000	.000						
	N	384	384	384	384	384	384					
Cap7	Pearson Correlation	.387**	.422**	.357**	.478**	.554**	.718**	1				
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000					
	N	384	384	384	384	384	384	384				
Cap8	Pearson Correlation	.484**	.497**	.301**	.451**	.325**	.380**	.416**	1			
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000				
	N	384	384	384	384	384	384	384	384			
Cap9	Pearson Correlation	.383**	.357**	.247**	.408**	.215**	.318**	.356**	.595**	1		
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000			

		Cap1	Cap2	Cap3	Cap4	Cap5	Cap6	Cap7	Cap8	Cap9	Cap10	Cap11
	N	384	384	384	384	384	384	384	384	384		
Cap10	Pearson Correlation	.322**	.290**	.249**	.323**	.277**	.321**	.246**	.336**	.253**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		
	N	384	384	384	384	384	384	384	384	384	384	
Cap11	Pearson Correlation	.292**	.205**	.120*	.236**	.202**	.240**	.195**	.258**	.208**	.498**	1
	Sig. (2-tailed)	.000	.000	.019	.000	.000	.000	.000	.000	.000	.000	
	N	384	384	384	384	384	384	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).



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## Fairness

		Fair1	Fair2	Fair3	Fair4	Fair5	Fair6
Fair1	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	384					
Fair2	Pearson Correlation	.501**	1				
	Sig. (2-tailed)	.000					
	N	384	384				
Fair3	Pearson Correlation	.308**	.318**	1			
	Sig. (2-tailed)	.000	.000				
	N	384	384	384			
Fair4	Pearson Correlation	.349**	.454**	.232**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	384	384	384	384		
Fair5	Pearson Correlation	.268**	.252**	.182**	.475**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	384	384	384	384	384	
Fair6	Pearson Correlation	.417**	.420**	.259**	.496**	.582**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	384	384	384	384	384	384

\*\*, Correlation is significant at the 0.01 level (2-tailed).

## Work-Family Conflict

		WFC1	WFC2	WFC3	WFC4	WFC5
WFC1	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	384				
WFC2	Pearson Correlation	.632**	1			
	Sig. (2-tailed)	.000				
	N	384	384			
WFC3	Pearson Correlation	.574**	.710**	1		
	Sig. (2-tailed)	.000	.000			
	N	384	384	384		
WFC4	Pearson Correlation	.486**	.635**	.723**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	384	384	384	384	
WFC5	Pearson Correlation	.465**	.584**	.589**	.614**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	384	384	384	384	384

\*\*, Correlation is significant at the 0.01 level (2-tailed).

## Family-Work Conflict

		FWC1	FWC2	FWC3	FWC4	FWC5
FWC1	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	384				
FWC2	Pearson Correlation	.549**	1			
	Sig. (2-tailed)	.000				
	N	384	384			
FWC3	Pearson Correlation	.579**	.559**	1		
	Sig. (2-tailed)	.000	.000			
	N	384	384	384		
FWC4	Pearson Correlation	.551**	.484**	.680**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	384	384	384	384	
FWC5	Pearson Correlation	.587**	.537**	.630**	.696**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## Loyalty

		Loy1	Loy2	Loy3	Loy4	Loy5
Loy1	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	384				
Loy2	Pearson Correlation	.504**	1			
	Sig. (2-tailed)	.000				
	N	384	384			
Loy3	Pearson Correlation	.338**	.495**	1		
	Sig. (2-tailed)	.000	.000			
	N	384	384	384		
Loy4	Pearson Correlation	.264**	.406**	.336**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	384	384	384	384	
Loy5	Pearson Correlation	.198**	.331**	.427**	.484**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).



## Service Delivery

		SD1	SD2	SD3	SD4	SD5	SD6
SD1	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	384					
SD2	Pearson Correlation	.441**	1				
	Sig. (2-tailed)	.000					
	N	384	384				
SD3	Pearson Correlation	.468**	.394**	1			
	Sig. (2-tailed)	.000	.000				
	N	384	384	384			
SD4	Pearson Correlation	.363**	.383**	.523**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	384	384	384	384		
SD5	Pearson Correlation	.466**	.343**	.489**	.416**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	384	384	384	384	384	
SD6	Pearson Correlation	.357**	.266**	.377**	.372**	.496**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	384	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## Participation

		Par1	Par2	Par3	Par4	Par5
Par1	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	384				
Par2	Pearson Correlation	.486**	1			
	Sig. (2-tailed)	.000				
	N	384	384			
Par3	Pearson Correlation	.432**	.523**	1		
	Sig. (2-tailed)	.000	.000			
	N	384	384	384		
Par4	Pearson Correlation	.362**	.475**	.603**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	384	384	384	384	
Par5	Pearson Correlation	.128*	.182**	.137**	.226**	1
	Sig. (2-tailed)	.012	.000	.007	.000	
	N	384	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

### Appendix D: Descriptive Statistics of 68 Items

	N	Minimum	Maximum	Mean	Std. Deviation
TRN1	384	2	5	4.17	.767
TRN2	384	2	5	4.40	.738
TRN3	384	2	5	4.16	.764
TRN4	384	2	5	4.01	.829
TRN5	384	2	5	4.44	.660
ES1	384	1	5	3.96	1.020
ES2	384	1	5	3.50	1.050
ES3	384	1	5	4.07	.728
ES4	384	1	5	3.62	.943
ES5	384	1	5	3.60	.985
FR1	384	1	5	3.67	.989
FR2	384	1	5	3.29	.946
FR3	384	1	5	4.00	.740
FR4	384	1	5	3.83	.904
FR5	384	1	5	3.65	.878
PA1	384	1	5	4.04	.826
PA2	384	1	5	3.85	.964
PA3	384	1	5	4.14	.804
PA4	384	2	5	4.27	.817
PA5	384	2	5	4.46	.616
PA6	384	2	5	4.11	.760
PO1	384	2	5	3.58	.813
PO2	384	2	5	3.83	.829
PO3	384	1	5	3.44	.897
PO4	384	1	5	3.14	.949
Cap1	384	1	5	4.02	.735
Cap2	384	1	5	4.23	.785
Cap3	384	1	5	3.96	.772
Cap4	384	2	5	3.97	.761
Cap5	384	2	5	4.11	.719
Cap6	384	2	5	4.12	.736
Cap7	384	2	5	4.15	.836
Cap8	384	2	5	4.39	.707
Cap9	384	2	5	4.32	.749
Cap10	384	1	5	3.53	.842
Cap11	384	2	5	3.77	.751
Fair1	384	1	5	4.07	.704
Fair2	384	1	5	4.21	.786
Fair3	384	1	5	3.92	.773

	N	Minimum	Maximum	Mean	Std. Deviation
Fair4	384	1	5	3.96	.872
Fair5	384	2	5	4.16	.754
Fair6	384	2	5	4.18	.773
WFC1	384	1	5	3.50	1.009
WFC2	384	1	5	3.70	1.078
WFC3	384	1	5	3.60	1.163
WFC4	384	1	5	3.53	1.096
WFC5	384	1	5	3.81	1.014
FWC1	384	1	5	2.62	1.035
FWC2	384	1	5	2.54	1.151
FWC3	384	1	5	2.08	.925
FWC4	384	1	5	2.16	.985
FWC5	384	1	5	2.46	1.059
Loy1	384	1	5	4.17	.840
Loy2	384	2	5	4.37	.710
Loy3	384	2	5	4.40	.719
Loy4	384	1	5	4.30	.762
Loy5	384	1	5	4.23	.766
SD1	384	1	5	4.19	.777
SD2	384	2	5	4.19	.717
SD3	384	2	5	4.47	.617
SD4	384	2	5	4.31	.719
SD5	384	2	5	4.38	.697
SD6	384	2	5	4.20	.694
Par1	384	2	5	4.15	.658
Par2	384	1	5	3.93	.742
Par3	384	1	5	4.02	.697
Par4	384	2	5	3.97	.742
Par5	384	1	5	3.33	1.020
Valid N (listwise)	384				

### Appendix E: Cross Loadings

	Cap	ES	FR	FWC	Fair	Loy	PA	PO	Par	SD	TRN	WFC
Cap1	<b>0.684</b>	0.317	0.247	-0.164	0.428	0.368	0.165	0.263	0.321	0.164	0.239	0.043
Cap2	<b>0.692</b>	0.336	0.249	-0.145	0.499	0.251	0.190	0.334	0.204	0.177	0.235	0.035
Cap4	<b>0.737</b>	0.419	0.360	-0.117	0.495	0.349	0.160	0.294	0.244	0.162	0.259	-0.002
Cap5	<b>0.714</b>	0.346	0.278	-0.085	0.521	0.340	0.255	0.346	0.296	0.154	0.260	0.052
Cap6	<b>0.778</b>	0.366	0.324	-0.043	0.618	0.400	0.172	0.277	0.324	0.093	0.293	0.040
Cap7	<b>0.778</b>	0.373	0.298	-0.031	0.604	0.323	0.198	0.298	0.234	0.155	0.288	0.066
Cap8	<b>0.711</b>	0.336	0.257	-0.078	0.461	0.225	0.117	0.209	0.195	0.124	0.160	0.051
Cap9	<b>0.608</b>	0.368	0.304	-0.074	0.339	0.265	0.183	0.105	0.138	0.188	0.222	0.112
ES1	0.350	<b>0.773</b>	0.618	0.035	0.284	0.173	0.132	0.185	0.132	0.223	0.153	0.062
ES2	0.388	<b>0.816</b>	0.682	0.000	0.226	0.206	0.224	0.271	0.193	0.146	0.199	-0.038
ES3	0.461	<b>0.728</b>	0.620	-0.024	0.284	0.349	0.114	0.257	0.342	0.177	0.215	0.033
ES4	0.326	<b>0.747</b>	0.541	0.063	0.085	0.210	0.196	0.175	0.241	0.198	0.167	-0.056
ES5	0.245	<b>0.622</b>	0.453	0.146	0.014	0.147	0.065	0.220	0.113	0.072	0.111	-0.127
FR1	0.222	0.579	<b>0.685</b>	-0.010	0.157	0.188	0.119	-0.064	0.082	0.145	0.169	0.031
FR2	0.242	0.530	<b>0.699</b>	-0.041	0.204	0.145	0.104	0.016	0.142	0.043	0.162	-0.025
FR3	0.295	0.588	<b>0.740</b>	0.044	0.276	0.397	0.051	0.103	0.298	0.109	0.185	0.029
FR4	0.373	0.687	<b>0.780</b>	0.038	0.254	0.228	0.114	0.311	0.317	0.271	0.086	0.020
FWC1	-0.085	0.086	0.034	<b>0.779</b>	-0.129	-0.152	0.069	0.124	-0.058	-0.001	-0.160	0.287
FWC2	0.014	0.056	0.058	<b>0.630</b>	0.002	-0.021	0.079	0.035	-0.035	0.030	-0.137	0.270
FWC3	-0.069	0.080	0.059	<b>0.788</b>	-0.111	-0.138	0.061	0.176	-0.002	0.037	-0.116	0.201
FWC4	-0.156	-0.022	-0.021	<b>0.890</b>	-0.139	-0.237	0.005	0.089	-0.061	-0.019	-0.215	0.229
FWC5	-0.093	0.037	0.035	<b>0.896</b>	-0.114	-0.206	-0.041	0.062	-0.106	-0.008	-0.232	0.281
Fair1	0.442	0.245	0.276	-0.133	<b>0.669</b>	0.130	-0.051	0.138	0.262	0.028	0.214	-0.009
Fair2	0.494	0.201	0.218	-0.150	<b>0.704</b>	0.167	0.011	0.121	0.077	0.051	0.260	0.020
Fair4	0.523	0.245	0.243	-0.114	<b>0.763</b>	0.250	0.022	0.095	0.091	0.036	0.209	-0.035

	Cap	ES	FR	FWC	Fair	Loy	PA	PO	Par	SD	TRN	WFC
Fair5	0.553	0.183	0.235	-0.022	<b>0.717</b>	0.366	0.056	0.216	0.253	0.145	0.083	0.107
Fair6	0.557	0.140	0.203	-0.115	<b>0.809</b>	0.308	-0.034	0.094	0.180	-0.001	0.252	0.010
Loy2	0.395	0.257	0.258	-0.190	0.312	<b>0.742</b>	0.080	0.145	0.307	0.174	0.326	0.054
Loy3	0.265	0.150	0.280	-0.135	0.204	<b>0.774</b>	0.094	0.163	0.418	0.206	0.221	0.051
Loy4	0.376	0.352	0.315	-0.171	0.238	<b>0.733</b>	0.110	0.154	0.252	0.227	0.332	0.019
Loy5	0.301	0.191	0.194	-0.187	0.269	<b>0.744</b>	0.046	0.194	0.346	0.152	0.198	-0.022
PA1	0.200	0.146	0.083	0.051	0.005	0.085	<b>0.713</b>	0.162	0.072	0.255	0.054	-0.020
PA3	0.118	0.164	0.130	0.007	-0.080	0.115	<b>0.713</b>	0.019	0.040	0.285	0.126	-0.058
PA4	0.164	0.107	0.042	0.013	-0.021	-0.006	<b>0.721</b>	0.034	0.101	0.370	0.158	0.046
PA5	0.242	0.177	0.104	-0.058	0.084	0.157	<b>0.757</b>	0.100	0.073	0.326	0.086	-0.052
PA6	0.148	0.123	0.105	0.065	-0.024	0.018	<b>0.677</b>	0.087	0.053	0.313	0.051	0.004
PO1	0.339	0.286	0.148	0.115	0.167	0.096	0.128	<b>0.780</b>	0.096	0.267	0.015	0.019
PO2	0.303	0.244	0.156	-0.014	0.136	0.264	0.091	<b>0.712</b>	0.272	0.103	0.117	-0.043
PO3	0.244	0.152	0.067	0.124	0.142	0.123	0.076	<b>0.736</b>	0.194	0.136	0.008	0.001
PO4	0.139	0.145	0.104	0.132	0.035	0.119	0.001	<b>0.614</b>	0.185	0.111	0.025	0.036
Par1	0.193	0.160	0.138	-0.044	0.144	0.349	0.078	0.218	<b>0.720</b>	0.191	0.172	0.024
Par2	0.285	0.283	0.261	-0.129	0.180	0.388	0.035	0.269	<b>0.797</b>	0.156	0.206	0.047
Par3	0.235	0.207	0.268	-0.042	0.172	0.298	0.092	0.127	<b>0.818</b>	0.172	0.169	0.132
Par4	0.358	0.276	0.330	-0.035	0.230	0.357	0.097	0.203	<b>0.789</b>	0.223	0.211	0.119
SD1	0.108	0.115	0.112	0.053	0.061	0.138	0.325	0.096	0.116	<b>0.714</b>	-0.009	0.032
SD2	0.170	0.134	0.133	-0.024	0.115	0.278	0.229	0.191	0.320	<b>0.698</b>	0.117	0.127
SD3	0.126	0.143	0.136	-0.019	0.042	0.161	0.290	0.108	0.147	<b>0.763</b>	0.021	0.067
SD4	0.183	0.187	0.208	-0.071	0.046	0.243	0.334	0.140	0.170	<b>0.728</b>	0.150	0.058
SD5	0.152	0.240	0.173	0.073	0.023	0.106	0.349	0.203	0.084	<b>0.727</b>	0.060	0.016
SD6	0.147	0.180	0.152	-0.013	-0.009	0.109	0.356	0.213	0.126	<b>0.639</b>	0.024	0.002
TRN1	0.220	0.172	0.165	-0.117	0.164	0.231	0.095	0.000	0.183	0.083	<b>0.835</b>	-0.049
TRN2	0.369	0.252	0.171	-0.206	0.209	0.368	0.179	0.079	0.169	0.111	<b>0.801</b>	0.024

	Cap	ES	FR	FWC	Fair	Loy	PA	PO	Par	SD	TRN	WFC
TRN3	0.288	0.227	0.195	-0.156	0.229	0.291	0.138	0.050	0.208	0.098	<b>0.911</b>	-0.046
TRN4	0.197	0.088	0.095	-0.265	0.293	0.229	-0.020	0.067	0.234	-0.012	<b>0.665</b>	-0.083
WFC1	0.088	-0.045	-0.023	0.353	0.051	0.008	0.033	0.037	0.021	0.067	-0.035	<b>0.706</b>
WFC2	-0.011	-0.077	-0.075	0.329	-0.004	0.001	-0.020	-0.047	0.036	-0.019	-0.073	<b>0.773</b>
WFC3	0.072	0.013	0.037	0.264	0.076	0.041	-0.085	-0.040	0.083	0.073	0.011	<b>0.876</b>
WFC4	0.012	-0.034	-0.057	0.265	-0.048	-0.034	-0.020	-0.060	0.066	0.021	-0.079	<b>0.792</b>
WFC5	0.045	-0.009	0.045	0.196	-0.015	0.045	0.011	0.030	0.125	0.074	-0.060	<b>0.877</b>



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### Appendix F: Path Coefficient with Moderators

Path Coefficient	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
ES -> IMT	0.172	0.172	0.075	2.295	0.022
ES -> SOCB	-0.309	-0.288	0.088	3.511	0.000
FR -> IMT	0.160	0.166	0.071	2.266	0.024
FR -> SOCB	0.519	0.489	0.077	6.763	0.000
FWC -> SOCB	-0.199	-0.182	0.078	2.555	0.011
IMT -> SOCB	0.099	0.091	0.049	2.040	0.042
PA -> IMT	0.058	0.062	0.047	1.235	0.217
PA -> SOCB	0.165	0.163	0.053	3.107	0.002
PO -> IMT	0.226	0.226	0.040	5.599	0.000
PO -> SOCB	0.205	0.196	0.043	4.771	0.000
TRN -> IMT	0.249	0.245	0.047	5.255	0.000
TRN -> SOCB	0.206	0.197	0.045	4.611	0.000
WFC -> SOCB	0.095	0.087	0.057	1.677	0.094



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## Appendix G: Research Questionnaire

Dear Respondents,

As a PhD student of Universiti Utara Malaysia (UUM), I want your kind help and support regarding the research on Organizational Citizenship Behavior in Private Commercial Banks of Bangladesh. This is an academic research to investigate the relationship between HRM practices, Impersonal Trust, Work-Family conflict and Organizational Citizenship Behavior. It would be greatly admired if you kindly and sincerely complete this questionnaire with accurate information and extreme care. Your valuable response will help me to extract some appropriate results which will finally reflect real scenario of the research goals.

The questionnaire comprise of six sections. It is my utmost request to go through each question and answer appropriately. It is important to mention that, the study will not express your name and information you offered and it will solely use for the research objective with greater level of confidentiality.

Thank you for your cooperation and inclination to take part in this survey.

Sincerely,

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School of Business Management  
College of Business (COB)  
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**Section A**  
**Screening Questions**

Marital status: ☐ Married ☐ Unmarried

Educational qualification: ☐ Below Graduate ☐ Graduate/more

Work experience: ☐ Less than one year ☐ 1/more than one year

If your answer for the first question is 'married', for second question 'graduate or more' and for third question 'one or more than one' year please go to the next section.

**Section B**  
**Demographic Profile**

The items given below are for collecting personal/demographic information. Please indicate the appropriate answer or fill in the blank.

1. Your age: ☐ 25-35 ☐ 35-45 ☐ 45-55 ☐ 55-above

2. Number of children: ☐ No child ☐ 1-2 ☐ 3-4 ☐ above

3. Highest level of education

☐ Bachelor Degree ☐ Masters Degree ☐ PhD ☐ Others

4. Your working experience related to banking industry (number of years)?

☐ 1-3 ☐ 3-5 ☐ 5-7 ☐ 7-9 ☐ More than 9

5. Division you work: ☐ Cash ☐ General banking ☐ Foreign exchange

☐ Loan& Credit ☐ others

**Section C**  
**Service Oriented Organizational Citizenship Behavior (SOCB)**

This section presents necessary questions regarding organizational citizenship behavior. Please read every decriptivestatement carefully and give tick [ √ ] in one appropriate box based on your opinion regarding the level of organizational citizenship behavior you show. Based on 5 point scale given below, please provide tick mark on appropriate box indicated by number.

Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

	Items	1	2	3	4	5
1	I tell outsiders that my organization is a good place to work.					
2	I present my organization positively to others.					
3	I try to generate favorable goodwill for my bank.					
4	I always encourage my friends and family members to use the products and services of my bank.					
5	I always promote the products and services of my bank actively.					
6	I always follow customer-service guidelines with extreme care.					
7	I always conscientiously follow guidelines for customer promotions.					
8	I follow customer requests and their problems in a timely manner.					
9	I perform my duties with unusually few mistakes.					
10	I always have a positive attitude at work.					
11	Regardless of circumstances, I exceptionally try to be courteous and respectful to customers.					
12	I encourage my co-workers to contribute their ideas and suggestions for improving services.					
13	I contribute many ideas for customer promotions and communications.					
14	I make constructive suggestions for service improvement.					
15	I frequently present creative solutions to address customer problems to others.					
16	I take brochures at home to read up on products and services of my bank.					

### Section D

#### Human Resource Management (HRM) Practices

Listed below given a series of statement that provides possible perceptions that an individual employees might have regarding Human Resource Management practices of the bank for which they serve. On the basis of your own perceptions about the bank you are currently work for, please mark the extend you agree or disagree with each statement. Based on 5 point scale provided below, please give tick mark on the appropriate box.

Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

	Items	1	2	3	4	5
1	My bank provides an orientation program for newcomers to learn about the bank.					
2	My bank continuously provides training programs.					
3	My bank invests considerable time and money in training.					
4	Training is comprehensive, not limited to skill training.					
5	High quality of customer services is emphasized in training.					
6	I have work in my bank for as long as I want.					
7	If I were to lose my current position, my bank would try very hard to place me in another position elsewhere in the bank.					
8	I can be sure of being employed in my bank as long as I do good work.					
9	This bank provides me with retirement security.					
10	I am sure how long I will be employed by my bank.					
11	I estimate my salary as being fair internally.					
12	My salary is fair in comparison with what is offered for a similar job elsewhere.					
13	In my department, supervisor/reporting boss assigns mandates in a fair manner.					
14	In my department, employees consider that their compensation level adequately reflects their level of responsibility.					
15	The pay increases and/or bonuses I received in the last 2					

	years adequately reflect my recent performance evaluations.					
16	Performance appraisals provide employees feedback for personal development.					
17	Performance appraisals in my bank are based on multiple sources (self, coworkers, supervisors, customers, etc.).					
18	Performance appraisals in my bank are based on objective, quantifiable results.					
19	Manager's get together with employees to set our personal goals.					
20	The most important work guideline in my bank is to satisfy customers.					
21	Meeting customers' needs is emphasized in performance appraisal.					
22	Employees in this job have clear career paths within the bank.					
23	Employees in this job have better future within this bank.					
24	Employees' career aspirations within the bank are known by their immediate reporting boss.					
25	Employees in this job who desire promotion have more than one potential position they could be promoted to.					

### Section E Impersonal Trust

This section provides a number of statements that presents possible perceptions of Individual impersonal trust in organization. Based on your own perceptions about the level of impersonal Organizational Trust, please indicate the degree of your agreement or disagreement with each statement. Based on 5 point scale provided below, please tick the appropriate box.

Very Low	Low	Moderate	High	Very High
1	2	3	4	5

	Items	1	2	3	4	5
1	There are work practices in my bank that help us to cope					

	with exceptional situations.					
2	My bank efficiently utilizes the expertise of its people.					
3	My bank functions on such a solid base that changes in our business context do not threaten our operations.					
4	Employees have a bright future in this bank.					
5	Our top management has a clear vision.					
6	In my opinion, top management is taking my bank in the right direction.					
7	I have faith in the expertise of the top management.					
8	The tools I need in my everyday work function properly.					
9	I receive assistance with technical problems whenever I need it.					
10	Our competitors are not ahead of us.					
11	Outsiders consider my bank to be a successful player in its field.					
12	My employer offers me opportunities to learn new skills and develop myself in my profession.					
13	Skilled employees in my bank are offered more responsible positions.					
14	Top management never puts their success ahead of that of the employees.					
15	I never have to compromise my ethical principles in order to succeed in my bank.					
16	The information I get in my bank is up-to-date.					
17	Information on matters that are important to me is communicated openly in my bank.					

### Section F Work Family Conflict

This section provides a number of statements that represent possible perceptions that individual might have regarding the work family conflict for which she work. On the basis of your own perceptions about the work family conflict that you face currently in family and workplace, please mark the degree of your opinion with each statement. Based on 5 point scale provided below, please tick the appropriate box.

Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

	Items	1	2	3	4	5
1	The demands of my work interfere with my home and family life.					
2	The amount of time my job takes up makes it difficult to fulfill family responsibilities.					
3	Things I want to do at home do not get done because of the workload in my bank.					
4	My job produces stress that makes it difficult to fulfill family duties.					
5	Due to my office duties, I have to make changes to my plans for family activities.					
6	The demands of my family or spouse interfere with office activities.					
7	I have to leave office work because of demands on my time at home.					
8	Things I want to do at office do not get done because of the demands of my family or spouse.					
9	My family life interferes with my responsibilities at office such as getting to work on time, accomplishing daily tasks, and working overtime.					
10	Family-related stress interferes with my ability to perform job-related duties.					

Thank you for your cordial participation